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## **Introduction**

This guide will answer some of your questions about Medicare Supplement insurance (also called Medigap insurance). It explains how Medicare Supplement insurance coordinates with Medicare, why you might consider buying it, what benefits it contains, and how to avoid becoming a victim of abusive sales tactics. This guide is not a legal document. The official Medicare Supplement provisions are contained in the relevant laws, regulations, and policy language.

Many of the answers in this guide will refer you to the Health Insurance Counseling and Advocacy Program (HICAP), which is the counseling and information program agency for Medicare beneficiaries and their families administered by the California Department of Aging. The HICAP program serves every county in California and is a free public service to answer your questions and to give you individual attention. You can reach your local HICAP by calling 1-800-434-0222. To avoid conflicts of interest HICAP counselors are prohibited from being licensed to sell insurance or actively work for any insurance company or insurance agency. The counseling services are free. These counselors can explain any benefits you may already have and help you decide whether you should purchase Medicare Supplement insurance. If you decide to buy, they can help you select the appropriate benefits.

## **Do I Need Medicare Supplement Insurance?**

Medicare Supplement policies help to pay the health care costs if you have Medicare Part A and Part B. Often people need medical services that Medicare does not cover. Some of these services may include medical emergencies incurred during foreign travel, custodial care in your home, and even certain preventive care not covered by Medicare. Whether you need a Medicare Supplement policy is a decision only you can make.

You do not need to buy a Medicare Supplement policy if you are enrolled in an alternative to Medicare such as a Medicare Advantage Plan which may include:

- Medicare Health Maintenance Organizations (HMOs)
- Medicare Private Fee-for-Service Plans
- Medicare Preferred Provider Organizations (PPO)
- Medicare Special Needs Plans

## **What Is Medicare?**

Medicare is a Federally funded insurance program for eligible participants age 65 or over, and for eligible participants of any age who have been qualified as disabled, and for persons with End-Stage Renal Disease (ESRD).

Medicare has two parts, Part A and Part B. Part A provides coverage for (Hospital Insurance), the Federal government will pay a portion of your expenses for inpatient hospitalization, skilled nursing facility care, hospice care services, home health care services, and for medically necessary blood transfusions. Medicare Part B (Medical Insurance) covers your doctors' services, outpatient hospital care, and other medical services. Medicare Supplement insurers usually require that you have Medicare Parts A and B in order to purchase one of their policies. Medicare Part C (Medicare Advantage plans) is an alternative choice to Medicare coverage. Private insurers like HMOs and PPOs provide benefits comparable to those in Part A and Part B, and often additional benefits to people who enroll. For example, some Medicare Advantage plans also provide prescription drug coverage. If you join a Medicare Advantage plan that offers prescription drug coverage you must take the drug coverage that is offered to you.

Medicare Part D, which is the Medicare prescription drug coverage (also known as stand alone drug coverage); can be purchased if you have a Medicare Advantage type of plan that does not cover prescription drugs.

To better understand your Medicare benefits and how to use them, read the *Medicare & You* handbook, which is available from your local Social Security office or by calling Medicare at 1-800-633-4227. You may also refer to the Medicare Web site at: [www.medicare.gov](http://www.medicare.gov).

For each medical service Medicare covers, there is a portion that Medicare does not pay. Medicare Part A and Part B each have a deductible (the amount you must pay or must incur before Medicare will begin to pay). You must also pay the portion of the hospital or medical expenses for which you are responsible, commonly referred to as "coinsurance" or a "co-payment." The monthly premiums, deductibles and coinsurance for Medicare change each year. You can find out the current amount of these Medicare charges by contacting Medicare at the number above or by visiting their Web site also shown above.

The *Medicare & You* handbook available from the Centers for Medicare and Medicaid Services is reprinted each year to reflect any changes in deductibles, coinsurances, or benefits. Consult a current Medicare handbook for any changes to the Medicare plan.

## **Medicare Supplement Insurance Is Standardized**

Congress passed legislation creating Federal standards for Medicare Supplement insurance policies that the states are required to adopt, with the exception of Massachusetts, Minnesota, and Wisconsin. Insurance companies can only sell you a "standardized" Medicare Supplement insurance policy. These policies must follow Federal and State laws. Federally mandated standardization means that all Medicare Supplement insurance

policies sold must contain a package of benefits conforming to one of the twelve standard plans that are designated as Plan A through Plan L. An outline of the benefits in each of the twelve standard plans is located further on in this guide. As a result of standardization, comparison-shopping among different insurance carriers for Medicare Supplement insurance is relatively simple. For example, Medicare Supplement Plan C will contain the same benefits no matter which insurer sells it. Consumers can select policies based on premium cost and the special features or services offered by the Medicare Supplement insurance company.

## **Standard Medicare Supplement Benefits**

The basic benefits (also known as the “core benefits” or Plan A) are the minimum coverage you may buy. Plan A contains only the 3 core benefits listed below. Every other plan contains these three benefits as the “core” and then adds one or more additional benefits. Although Plan A is one of the least expensive policies, it may not be a good choice for low-income individuals who may not be able to afford the Medicare Part A hospital deductible when they are hospitalized.

(1) **Hospitalization**: Medicare Part A pays only a portion of the daily costs for hospitalizations. You must pay the coinsurance amounts for those days. This Medicare Supplement benefit pays the Part A coinsurance amount after the 60th day and an additional cost of 365 lifetime days.

(2) **Blood**: Medicare pays for all blood that is medically necessary except for the first three pints in each calendar year. This Medicare Supplement benefit pays for the first three pints of blood not paid for by Medicare, or equivalent quantities of packed red blood cells, as defined under Federal regulations.

(3) **Medical Expenses**: Generally Medicare Part B pays for 80% of a predetermined amount (called the “Medicare approved” amount) for each procedure, supply, or service billed by your doctor or other provider that is not a hospital. This Medicare Supplement benefit pays the coinsurance (generally 20% of the “Medicare approved” amount) under Medicare Part B.

There are seven additional benefits that are combined with the basic benefits in various ways to make up the eleven remaining Plans called Plan B through Plan L.

1. **The Part A Deductible**: The Medicare Part A deductible is the expense for which you are obligated to pay when you are admitted to a hospital as an inpatient. Medicare pays eligible benefits above that amount. (The Medicare Part A deductible amount may change yearly, so check the current *Medicare & You* handbook.) This Medicare Supplement benefit reimburses you the deductible amount, no matter what the amount may be. This benefit is included in Plans B through L.

2. **Skilled Nursing Coinsurance**: Medicare Part A pays for the first 20 days of care in a skilled nursing facility following hospitalization, but requires you to pay a coinsurance beginning on the 21st day through the 100th day. This Medicare Supplement benefit pays the coinsurance amount beginning on the 21st day. This benefit is included in Plans C through L.

3. **Part B Deductible**: The Medicare Part B deductible is the amount you must pay each year for medical expenses (such as doctor fees) before Medicare begins paying. (The Part B deductible amount may change each year). This Medicare Supplement benefit reimburses you the deductible amount. This benefit is included in Plan C, Plan F, and Plan J.

4. **Part B Excess Charges**: Medicare Part B generally pays 80% of a predetermined amount (called the “Medicare approved” amount)



for each procedure performed by your doctor or other medical care provider. If your doctor accepts Medicare "assignment," the provider may only bill you for the difference between the amount paid by Medicare and the amount approved by Medicare.

If your doctors do not accept Medicare assignment, they may bill you for the difference between the amount paid by Medicare and the amount they can legally charge you (called the "limiting charge.") If you have a Medicare Supplement policy with the following:

Part B Excess Charges (100%) benefit, the policy will pay the full amount billed by your doctors or other providers who do not take Medicare assignment subject to the limiting charge. This benefit is included in Plan F, Plan I, and Plan J.

The Part B Excess Charge (80%) benefit, the policy will pay 80% of the amount you are billed by your doctors or other providers. This benefit is only in Plan G.

Theoretically, you should save money on premium costs if you select the 80% benefit rather than the 100% benefit. Remember that this coinsurance amount is paid by the Medical Expenses part of the Basic Benefits that are part of every Medicare Supplement insurance policy.

5. **Foreign Travel Emergency:** Medicare does not pay for medical care outside of the United States, but some Medicare Advantage plans and some Medicare Supplement plans do. This Medicare Supplement benefit will pay 80% of your expenses for most emergency medical care in a foreign country during the first 60 days of a trip abroad after you pay a \$250 deductible. There is a lifetime maximum benefit of (\$50,000). This benefit is in Plan C through Plan J.

6. **At-Home Recovery**: Under the home health care benefit, Medicare pays for intermittent visits by a nurse or other skilled care provider in your home during recovery from an acute illness. Medicare does not pay for custodial care in your home such as homemaker services, (i.e. help with bathing, dressing, laundry, or shopping). This Medicare Supplement benefit pays coverage for the actual charges up to (\$40) for per visit and an annual maximum of (\$1,600) per year to provide short-term, at-home assistance with activities of daily living for those recovering from an illness, injury, or surgery. An insurance company may have various benefit requirements and limitations. This benefit is in Plan D, Plan G, Plan I, and Plan J.

7. **Preventive Care**: Medicare pays for some testing for diagnostic purposes. This Medicare Supplement benefit pays up to \$120 per year for certain tests done for screening purposes, routine physical exams, patient education, and other medically appropriate tests or preventive measures not covered by Medicare.

## Medicare Supplement Coverage Chart (Plans A through J)

This chart gives you a quick look at the standardized Medicare Supplement Plans A through J and their benefits.

<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>*F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>*J</b>
Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits
		Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance
	Medicare Part A Deductible	Medicare Part A Deductible	Medicare Part A Deductible	Medicare Part A Deductible	Medicare Part A Deductible	Medicare Part A Deductible	Medicare Part A Deductible	Medicare Part A Deductible	Medicare Part A Deductible
		Medicare Part B Deductible			Medicare Part B Deductible				Medicare Part B Deductible
					Part B Excess (100%)	Part B Excess (80%)		Part B Excess (100%)	Part B Excess (100%)
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency
			At-Home Recovery			At-Home Recovery		At-Home Recovery	At-Home Recovery
				Prevention Care					Prevention Care

\*Medicare Supplement Plans F and J also have high-deductible options. Some companies may offer these options.

Basic benefits are included in all plans. They include: Medicare Part A coinsurance plus coverage for 365 additional days and during your lifetime after Medicare benefits end; Medicare Part B coinsurance; and the first three pints of blood or equal amounts of packed red blood cells per calendar year, unless this blood is replaced.

## Overview of Medicare Supplement Plans K and L

This chart gives you a quick look at the standardized Medicare Supplement Plans K and L and their benefits.

Medicare Supplement Plan K	Medicare Supplement Plan L
Medicare Part A Coinsurance and Hospital Benefits (100%)	Medicare Part A Coinsurance and Hospital Benefits (100%)
Medicare Part A Deductible (50%)	Medicare Part A Deductible (75%)
Medicare Part B Coinsurance or Copayment (50%)	Medicare Part B Coinsurance or Copayment (75%)
Blood (50%)	Blood (75%)
Hospice Care Coinsurance or Copayment (50%)	Hospice Care Coinsurance or Copayment (75%)
Preventive Care Coinsurance (100% of the Medicare-approved amount)	Preventive Care Coinsurance (100% of the Medicare-approved amount)
Skilled Nursing Facility Coinsurance (50%)	Skilled Nursing Facility Coinsurance (75%)

**Note:** Medicare Supplement Plans K and L provide for different cost-sharing for items and services than Medicare Supplement Plans A through J. You will have to pay some out-of-pocket costs for some covered services until you meet the yearly limit (Medicare Supplement Plan K-\$4,440; Medicare Supplement Plan L-\$2,220). Once you meet the yearly limit, the Medicare Supplement policy pays 100% of the Medicare copayments, coinsurance, and deductibles for the rest of the calendar year. Charges from your doctor that exceed Medicare-approved amounts, called "excess charges," aren't covered and don't count toward the out-of-pocket limit.

You will have to pay these excess charges. The out-of-pocket yearly limit can increase each year because of inflation.

## **Who Pays First If You Have Other Health Insurance?**

If you have a question about who should pay, or who should pay first, check your insurance policy or coverage. It may include a coordination of benefits clause. You may call your insurance company or the Medicare Coordination of Benefits Contractor at 1-800-999-1118.

## **Open Enrollment for Purchasing a Medicare Supplement Policy**

If you are 65 years of age or older, you may buy any Medicare Supplement insurance policy, regardless of the condition of your health, during the “open enrollment” period. The open enrollment period last for six months after you first become eligible for Medicare Part B. Medicare eligible disabled individuals under the age of 65 who do not have End-Stage Renal Disease have the right to a six month open enrollment period beginning with their entitlement to Medicare Part B to purchase selected standardized Plans A, B, C, F or if currently available and at the discretion of the insurer Plans H, I, or J and plans K and L.

When a Medicare beneficiary under the age of 65 turns 65, they will have a second six month open enrollment period to purchase any of the standardized Plans A through L.

Once you have purchased a Medicare Supplement policy you will have an annual open enrollment commencing with your birthday and ending 30 days later. The policy must be of equal or lesser value in coverage to your existing plan.

“Open Enrollment” means that no insurer may deny you the right to purchase any of the twelve standard plans because of any preexisting medical condition, claims experience, or receipt of medical care. If you have a preexisting medical condition (a condition for which you received medical advice or treatment during the six months before your insurance begins), open enrollment is an important advantage to you.

**NOTE:** Although you are guaranteed the right to purchase any Medicare Supplement insurance product during open enrollment, insurers are permitted to impose a waiting period of up to six months before paying you benefits related to any preexisting condition, unless you have had prior creditable coverage.

If an applicant has had a continuous period of creditable coverage of at least six months, the issuer cannot exclude benefits based on a preexisting condition. “Continuous period of creditable coverage” means the period during which an individual was covered by creditable coverage within the past 63 days from the end of their prior coverage.

“Creditable coverage” means, with respect to an individual, that they were covered under any individual or group contract which provided medical, hospital, and surgical coverage that was not designed to supplement other plans.

If you have a preexisting medical condition, ask your agent to check the outline of coverage on the policy you are considering buying for the length of the waiting period as some policies have shorter waiting periods or no waiting period.

## What is Medicare SELECT?

Medicare SELECT is a PPO variation of Medicare standardized plans A through L. Preferred Provider Organizations (PPOs), attempt to cut costs by offering you a discount if you use a doctor or other provider who is a member of the PPO network. The “network” is made up of various health care provider groups, which contract to provide specific services to consumers. You are not required to use the providers in the network when it is an emergency or not reasonable to obtain services through a network provider, but you receive an advantage if you do. The advantage generally is that the insurance company will pay a larger percentage of the cost. Medicare SELECT PPOs offer standardized Medicare Supplement coverage through a PPO system. If you try a Medicare SELECT PPO system and you do not like it, you may switch to an individual Medicare Supplement policy if your insurance company offers one. **Presently, no insurer is authorized to issue or sell a Medicare SELECT policy in California.**

## Individual vs. Group Insurance

An individual Medicare Supplement policy is a contract between you and the insurance company. Its provisions have the maximum number of consumer protections required under California law, but it is sometimes more expensive than group insurance. The law requires that every individual policy must be either “guaranteed renewable” or “non-cancelable”.

Guaranteed Renewable means that you have the right to continue the same coverage with no change in the terms of your policy, so long as you continue to pay the premiums on time. However, the insurance company has the right to change the premium.

Of course, there is no guarantee that the insurer will not go bankrupt. Individuals covered by a company withdrawing/exiting the Medicare Supplement market shall have the opportunity to renew under another company and retain the same benefits.

Non-cancelable means that you have the right to continue the same coverage, with no change in policy terms and *no change* in premium rates, so long as you continue to pay premiums on time. Check your contract language to determine if you have either a non-cancelable or guaranteed renewable policy. Although insurers are authorized to write both types, most or all insurers have chosen to offer guaranteed renewable policies.

Group Medicare Supplement insurance is a contract between the insurance company and a group master-policyholder such as an employer acting on behalf of its employees. The group master-policyholder can also be a sponsoring organization such as a trade or professional association like AARP, Retired Officers Association, or a labor union specialized plan. If you are covered under a group plan, you receive a certificate rather than a policy of insurance, and the group master-policyholder negotiates the terms of the insurance and has the option to terminate the policy or insurance carriers. Often, but not always, group insurance is less expensive than individual insurance.

If your Medicare Supplement insurance group replaces the policy or the insurer with a new one, the new group insurer will offer everyone in your group the new coverage without exclusions for any preexisting condition that would have been covered under the prior group policy. The premiums may be higher.

## **Consumer Protections Required in All Medicare Supplement Insurance**

**30-Day Free Look:** Every applicant for Medicare Supplement insurance, both individual and group, has the right to return any



policy or certificate for any reason within 30 days of receiving that policy. The insurance company is required to refund all premiums and any other fees that have been paid. Your 30-day free look begins when you receive the policy or certificate. If you buy a “field-issued” policy (a policy that the agent delivers to you on the same day you complete the application), your 30-day free look begins when you receive a notice in the mail from the insurer.

Always document the date you received the policy and the date you return the policy to the insurance company or the agent. Many applicants use that 30 days to discuss the purchase with family, friends, or with a HICAP counselor.

**Waiting Periods for Preexisting Medical Conditions:** No Medicare Supplement insurance may require a waiting period longer than six months for coverage of a preexisting condition. If you replace one policy or certificate with another, and have satisfied the waiting period under the first one, the replacing insurance company may not impose a new waiting period for the same preexisting condition. You must be given credit for your prior coverage.

**Suspension of Coverage during Medical Eligibility:** If you become eligible to receive Medi-Cal benefits, you can ask to have your Medicare Supplement insurance suspended for up to two years. If you become ineligible for Medi-Cal during the two years, you can ask to have your insurance benefits reinstated and begin paying premiums again.

**Outline of Coverage:** Every Medicare Supplement insurer and agent is required to give you an outline of coverage at the time you are offered insurance to buy. The outline of coverage contains a chart of all twelve standardized plans and a chart for each plan offered by the insurance company.

It will probably summarize the terms and features unique to that insurance company. You do not have to fill out an application in order to get the outline of coverage. Compare different outlines of coverage in private with family members, friends, or a HICAP counselor.

**Premium Refund:** Insurers are required to refund any unearned monthly premium you paid in advance and terminate coverage when requested by the insured.

## **What Should I look for When Comparison Shopping?**

**Premium Rates:** Since standardization, the most important difference between Medicare Supplement insurance products is the premium cost. Be careful! Lower premiums are not necessarily the best choice.

**Rating Methodology:** **Attained Age Rating** policies use pricing methods which automatically increase the premium as you age. These policies are usually less expensive during the first year, but the premium will increase automatically as you enter new age brackets. These automatic increases may be combined with premium increases based on inflation and higher medical cost, resulting in exceptionally steep increases as you get older.

You may be “priced out” and find it costly to go elsewhere at an advanced age. California law requires a notice on each policy or certificate disclosing any automatic premium increases based on age.

**Issue Age Pricing** is a pricing method based on your age when the policy is first issued. The premium may increase with inflation, but not because you enter an older age bracket. Policies using this method appear slightly more expensive initially, but premiums do not automatically increase and are more reasonable in an older age bracket.

**Community-Rate** policies, also called No-Age Rated policies, charge everyone the same rate, regardless of their age.

**Insurance Policy / Health Maintenance Plan:** While your local HICAP office can provide in depth comparison between indemnity based (traditional fee-for-service insurance) and managed care Medicare Supplement plans, a few initial distinctions between insurance and managed care policies may assist you in researching the Medicare Supplement policy that best suits your needs and budget. The hallmark of traditional fee-for-service insurance is choice. Most indemnity based policies give you the freedom to choose your doctor, specialist, or hospital with few if any limitations. Also, the options you have with an insurance company are seldom limited by geographic restrictions.

The intent of managed care products is to create less costly delivery of health care services while maintaining quality health care by specifying provider choice. With managed care products you must obtain health care services from designated providers in most cases. Also, you are often limited by geographic restrictions of the managed care network.

## **Should I Replace My Non-Standardized Policy with a Newer Standardized Policy?**

Not necessarily. If you bought a Medicare Supplement policy before July 1992, it may contain better benefits or suit you better than one of the new standardized policies. It may be less expensive than the same coverage in a standardized policy. Consult your HICAP counselor if you are considering replacing your coverage.

One disadvantage of replacing an older policy is that many insurers will charge higher premiums or deny coverage to applicants who have preexisting conditions.

If you are considering replacement, first ask your current insurance company if you may update your coverage without submitting a new application. If your company agrees, only the medical conditions listed as preexisting in your original policy will be considered as preexisting conditions. Also, request that your premium be calculated based on your age when you purchased the original policy.

If your company agrees, the premium may be higher than the one for your original policy, but it will be lower than the cost to a first-time buyer. Remember that you have the right to switch to another company with similar benefits each year for 30 days following your birthday.

Never cancel existing coverage until a replacement policy is in force, and you are certain you want to keep it.

## **What Are Limited Benefit Health Plans?**

Limited Benefit Health Plans also called Supplemental Plans are not Medicare Supplement Plans. Limited Benefit Health Plans may include the following:

- **Dread Disease Policies** that cover medical expenses or pay for a specific disease, usually cancer or stroke. Since medical treatment for all diseases are covered by Medicare, this coverage is duplicative.
- **Hospital Indemnity Policies** that pay a certain number of dollars for each day you are hospitalized. As hospital stays become shorter, these benefits are used less and less. More importantly, since Medicare Part A covers inpatient hospitalization, these policies may duplicate Medicare.
- **Accident Policies** that often pay a benefit for the loss of a limb or other body parts as a result of an accident. Since

Medicare covers any medical treatment, regardless of the cause, this coverage may be unnecessary.

If you already own one of these policies when you buy a Medicare Supplement policy, discuss with your HICAP counselor the need and usefulness of these policies. Generally, it is illegal in California to issue limited benefit health plans to persons 65 or older, primarily because they duplicate coverage under Medicare.

## **Prescription Drug Coverage (Medicare Part D)**

As of January 1, 2006 Medicare Supplement policies being sold cannot include prescription drug coverage. All Medicare beneficiaries can instead purchase a Medicare prescription drug policy, referred to as Part D Medicare. These plans are sold by private insurance companies and other private companies approved by Medicare. All Medicare beneficiaries are eligible to purchase prescription drug coverage regardless of age or pre-existing medical conditions under Medicare Part D.

In the past, Medicare Supplement standardized Plans H, I, and J offered limited prescription drug benefits. However, H, I, and J Plans sold after December 31, 2005 can no longer offer a limit for prescription drug coverage. If you purchased one of these plans before January 1, 2006 you may keep it, however, if you decide to keep your existing plan you may be penalized if you decide to purchase a prescription drug plan under Medicare Part D at a later date. If you have an H, I or J Plan and decide to purchase a separate prescription drug plan under Medicare Part D you will be able to keep your plan but without the prescription drug benefit.

Enrolling in Medicare Part D is voluntary, however if you do not enroll when you are first eligible; and you do not have other prescription drug coverage that is at least as good as Medicare Part D, you may be charged a higher premium for every month you decide not to enroll.

Under Medicare's basic drug plan for the year 2008 you would generally pay:

- The first \$275 of your drug costs for covered drugs each year (deductible)
- Coinsurance or copays worth 25% of the cost of covered drugs between \$276 and \$2,510;
- 100% of the cost of covered drugs between \$2,511 and \$4,050; (coverage gap or doughnut hole; and
- 5% of the cost of covered drug above \$4,050 – catastrophic coverage (or a copayment of \$2.25 for covered generics/preferred drugs and \$5.60 for covered brand-name drugs, whichever is greater.

Under this plan you will have to reach \$2,372 in out-of-pocket costs in 2008 before you can receive catastrophic coverage. Medicare Part D drug plans sold can structure their benefits differently as long as the overall value is at least as good as the Medicare basic plan. The cost will vary depending on the plan you purchase.

**Before you purchase a Prescription Drug Plan under Medicare Part D it is important to make sure the prescription drug plan you are considering is approved by Medicare before you purchase it.** You can do this by contacting Medicare at 1-800-633-4227 or by visiting their Web Site at: [www.medicare.gov](http://www.medicare.gov) .

Medicare drug plans cover generic and brand-name drugs. However, plans can have rules about what drugs are covered in different drug categories. If you are taking certain brand-name drugs and wish to continue taking the same brand, you will need to first check the formularies covered by the different plans. You can do this by contacting Medicare at the toll free number or by visiting the website shown above.

You can find more information regarding Medicare Part D in the *"Medicare & You"* handbook obtained from Medicare.

## **Know Your Rights**

In California, agents owe you a duty of honesty, good faith, and fair dealing. Agents are specifically prohibited from doing the following:

- Using high pressure tactics (selling insurance through threat or undue pressure)
- Twisting (inducing you to give up or replace an existing policy for a new one)
- Overloading (selling you more insurance than you need or want)

Agents are required to give you an outline of coverage during the first presentation of an insurance product. The outline must inform you that the Health Insurance Counseling and Advocacy Program (HICAP) is available for insurance counseling free-of-charge and that by calling the HICAP toll free number 1-800-434-0222 you can get a referral to your local HICAP office.

If you decide to fill out an application, the agent is prohibited from taking more than one month's premium with the application unless interim coverage is provided (i.e. the policy is "field-issue"). Field-issued means that the agent has the authority to issue the policy to you at the same time you fill out the application. That is the only time the agent may collect two month's premium with the application.

Buy a comprehensive Medicare Supplement policy that has the most benefits for the amount you can afford. Make sure to consider the following before purchasing insurance:

- Comparison Shop!
- Call the California Department of Insurance to verify if the agent and the insurer are properly licensed.
- Decide what you need and want before you sit down with the agent.
- Do not be rushed into buying insurance.
- Set the place, the beginning, and the ending time of your meeting.
- Get a second opinion before you buy or replace insurance.
- Do not buy anything you did not intend to purchase or do not want.
- Do not replace an existing policy unless you can not afford it or the benefits no longer meet your needs.
- Do not pay cash.
- Do not be intimidated.
- If you feel unsure or uncomfortable **DON'T DO IT!**

## **Is It Illegal to Sell You a Medicare Supplement Policy If You Have Medicaid?**

If you have Medicaid (Medi-Cal in California), it is illegal for an insurance company to sell you a Medicare Supplement policy except in the following situations:

- If Medicaid pays your Medicare Supplement premium, then you can buy any Medicare Supplement policy.
- If Medicaid pays all or part of your Medicare Part B premium, then you can buy any Medicare Supplement policy.



Generally if you have Medi-Cal and Medicare, you do not need a Medicare Supplement policy. Medi-Cal will pay for more benefits than most Medicare Supplement policies, with the exception of coverage when you are out of the country.

## **Buying Insurance Through the Mail**

Direct response insurance companies sell Medicare Supplement insurance through the email, without using agents. Their advertising must mention the availability of the outline of coverage and the company must send it to you with the application, or within 14 days of your request. Before completing the application, take the outline to HICAP for comparison. In all other ways, direct response insurers must follow the same rules. Because direct response companies do not pay agents commissions, the premium costs for mail order insurance are often, but not always, lower.

## **Who to Contact in the Event of a Problem with an Agent or Insurance Company**

The California Department of Insurance (CDI) licenses private insurance companies and insurance agents. The CDI assists consumers in resolving complaints and disputes concerning premium rates, claims handling, and many other problems with agents or companies.

The Consumer Hotline 1-800-927-4357 is serviced by experienced professionals who will answer your questions, provide appropriate referrals, and send you brochures and other information published by the CDI, or assist you in filing a complaint.

If your claim is not paid in a timely manner, call the insurance company first. If you are still dissatisfied, contact the California Department of Insurance's Consumer Hotline to file a formal complaint at:

California Department of Insurance  
Consumer Services Division  
300 South Spring Street, South Tower  
Los Angeles, CA 90013  
(800) 927-HELP (4357)

You may also file a complaint online by visiting our Web Site at:  
[www.insurance.ca.gov](http://www.insurance.ca.gov).

It is important to note that the CDI only regulates Medicare Supplement policies underwritten by licensed insurance companies. The CDI does not have regulatory authority over Medicare Health Maintenance Organizations (HMOs) like Medicare Advantage plans or Medicare Supplement plans that are underwritten by managed care plans.

Medicare HMOs (for example, Secure Horizon or Kaiser Senior plans) fall within the jurisdiction of the Centers for Medicare and Medicaid Services (CMS), while Medicare Supplement plans (for example, Blue Cross or Blue Shield) underwritten by managed care plans are regulated by the Department of Managed Health Care (DMHC).

If you have a problem or want to register a complaint about a Medicare HMO, you have to complete the following steps:

1. Appeal directly to the health plan by calling their customer service department.

2. If the health plan does not find in your favor, the appeal is automatically forwarded to an independent organization, the Center for Health Dispute Resolution (CHDR) that works for Medicare not the health plan.
3. CHDR reviews the health plan's denial and determines if it should be upheld or overturned.
4. If CHDR upholds the denial, then you would need to contact Centers for Medicare and Medicaid Services (CMS) at 1-800-633-4227 for further assistance.

If you have a problem with a Medicare Supplement plan underwritten by a managed care plan, then contact the Department of Managed Health Care (DMHC) at 1-888-466-2219 for further assistance.

# **2008 Rate Comparison Section**

# 2008 Medicare Supplement Insurance Rate Comparison Section

The purpose of this section is to provide consumers with the information needed to make better decisions regarding the purchase of medicare supplement insurance. The rate comparison tables were designed to display ALL policy plan rates by company, rating region, age and gender.

Please be sure to use the CONSUMER INFORMATION WORKSHEET to help you identify the proper rate comparison table to review. In addition, RATE COMPARISON WORKSHEETS are also provided to help you review and compare the differences between companies.

## *METHODOLOGY*

Per California Insurance Code 10192.20 (d), the medicare supplement insurance rates and accompanying company information were collected under the Medicare Supplement Rate Guide data call conducted by the California Department of Insurance (with assistance from the California Department of Managed Health Care). This data call collected data from all companies identified as selling medicare supplement insurance in California. The rates are annual medicare supplement insurance rates that have been pre-approved by the California Department of Insurance.

The rates reported in this guide are annual rates for all policy plans (plans A-L) from all companies licensed to sell Medicare Supplement Insurance in California. The rates listed for each policy plan are broken down into the following age groups: Under 65; 65; 70; 75 and 80 years of age. In addition to age and policy plan, the rates are also broken down by "RATING REGION". A company's rating region is the geographical region that applies to a particular rate developed by the company. For the purposes of this study, the Department has asked each company to define their rating regions by either the first three digits of the ZIP code or by county name.

## HOW TO USE THE MEDICARE SUPPLEMENT INSURANCE TABLES

In order to help you find the rate and company that best fits your needs, we suggest that you follow these five (5) steps:

- Step 1: Review the 12 Medicare Supplement Insurance Policy Plans (Plans A-L). **Pick the plan or plans that best suit your needs.**
- Step 2: Collect some preliminary information about yourself and your medicare supplement insurance needs. You can do this by completing the **CONSUMER INFORMATION WORKSHEET**. This will help you find the proper table to begin your comparison.
- Step 3: Complete a **RATE COMPARISON WORKSHEET** for each company you are interested in reviewing.
- Step 4: **REVIEW and COMPARE** each company based upon your responses in the Rate Comparison Worksheet. **Remember to pay attention to the company's "RATING REGION". The rates reported in this guide are specifically for the ZIP codes and/or counties described in a company's Rating Region.**
- Step 5: After you've found the company and rate you're looking for, call the company to obtain additional information. *If you have any questions, contact the California Department of Insurance or the Health Insurance Counseling & Advocacy Program.*

The following sections will provide you with instructions on completing the CONSUMER INFORMATION WORKSHEET and the RATE COMPARISON WORKSHEET.

## CONSUMER INFORMATION WORKSHEET

Consumer Information Worksheet			
<p>This worksheet will have you enter specific information about yourself. The responses you enter in questions 1-3 will help you to choose the proper medicare insurance rate tables to begin your search &amp; comparison.</p>			
Question #1:	<p>Based upon your <b><u>residence</u></b> <b><u>ZIP code</u></b>, choose the appropriate California Region:</p> <p style="text-align: right;">Choose Only One:</p>	<p>Northern California Regions:</p> <p>ZIP Codes between <b>93600 and 96200</b></p> <p style="text-align: center;"><input style="width: 50px; height: 25px;" type="text"/></p>	<p>Southern California Regions:</p> <p>ZIP Codes between <b>90000 and 93599</b></p> <p style="text-align: center;"><input style="width: 50px; height: 25px;" type="text"/></p>
Question #2:	<p style="text-align: center;">Group Coverage</p> <p style="text-align: right;">Choose Only One:</p>	<p>If you belong to any trade/labor/professional association or senior group association, these associations may have GROUP MEDICARE SUPPLEMENT INSURANCE policies available to members. Check with your association for more details.</p> <p>YES <input style="width: 50px; height: 25px;" type="text"/> NO <input style="width: 50px; height: 25px;" type="text"/></p>	
Question #3:	<p style="text-align: center;">Age &amp; Gender Info</p> <p style="text-align: right;">Enter Age:</p> <p style="text-align: right;">Gender:</p>	<p>Rates in this guide are limited to the following age ranges: Under 65, 65, 70, 75 &amp; 80 Years Old. Enter the age closest to your current age.</p> <hr style="width: 100%;"/> <p>MALE <input style="width: 50px; height: 25px;" type="text"/> FEMALE <input style="width: 50px; height: 25px;" type="text"/></p>	

This worksheet will have you enter specific information about yourself. The responses you enter in questions 1-3 will help you to choose the proper medicare insurance rate tables to begin your search & comparison.

Based upon your entries in Questions #1-3, you now possess the information needed to successfully pick the proper insurance rate comparison tables to begin your research. The following section will provide you with instructions on how to complete the **RATE COMPARISON WORKSHEET**.

## RATE COMPARISON WORKSHEET

The purpose of the Rate Comparison Worksheet is to provide you with a tool for comparing different companies & rates.

Rate Comparison Worksheet	
<p>The purpose of this <b>RATE COMPARISON WORKSHEET</b> is to provide you with a tool to help you evaluate comparable insurance plans.</p> <p>If you are having difficulty with the worksheets or have any questions regarding the information in this guide, contact the following resources:  <b>Health Insurance Counseling &amp; Advocacy Program (HICAP)</b> _____ at <b>(800) 434-0222</b> or  <b>California Dept. of Insurance (CDI)</b> _____ at <b>(800) 927-4357</b></p>	
Medicare Supplement Insurance Comparison Items	Enter Results of Your Search In This Column
<b>Company Name:</b> <hr/>	
<b>Policy Plan:</b> Enter policy plan you're interested in comparing. Plans: A, B, C, D, E, F, G, H, I, J, K or L.	<b>Policy Plan:</b> <hr/>
<b>Annual Rate:</b> Enter the annual rate reported by the company.	<b>\$</b> _____
<b>Rating Region Number:</b> Enter the company's RATING REGION for the Policy Plan you are interested in reviewing. A company's rating region is the <u>geographical region</u> that applies to the rate reported.	<b>Rating Region Number =</b> _____
<b>Rating Methodology:</b> See discussion of different types of RATING METHODOLOGY on <b>PAGE 15</b> of this guide. AA - Attained Age IA - Issue Age CR - Community Rated	<b>Rating Methodology</b> _____
<b>Waiting Period:</b> See discussion of WAITING PERIOD on <b>PAGE 14</b> of this guide.	<b>Waiting Period</b> _____

For each company you find in the insurance rate comparison tables, enter that company's information in the worksheet. This will help you compare the information between companies. A sample is displayed below. The next section will present a fictional example to show you how to use the Consumer Information Worksheet and the Rate Comparison Worksheet.



## A FICTIONAL EXAMPLE

- Mr. Smith is a resident of ROSEVILLE, CALIFORNIA (ZIP code 95678). He is 65 years of age.
- He has just enrolled in Medicare Part B. His coverage starts on January 1, 2008.
- Mr. Smith does not belong to any senior association or other type of group association.
- Mr. Smith has reviewed the standardized medicare supplement insurance policy plans (plans A-L) and wants to find the rates available for policy plan "H".

### **Where Does Mr. Smith Begin His Search?**

Mr. Smith would begin his search by completing the CONSUMER INFORMATION WORKSHEET. The information that Mr. Smith enters in the Consumer Information Worksheet will help him find the correct Medicare Supplement Rate Comparison Table for his situation.

**COMPLETING THE CONSUMER INFORMATION WORKSHEET** - Mr. Smith would complete the CONSUMER INFORMATION WORKSHEET by the following steps:

- 1) For QUESTION #1 - Enter his residence ZIP code = **95678**
- 2) For QUESTION #2 – Check “ **NO** ” – since he belongs to no associations.
- 3) For QUESTION #3 – Enter his Age = “ **65** ” and Gender = “ **MALE** ”
- 4) Please review **Mr. Smith’s completed CONSUMER INFORMATION WORKSHEET** in the following section.

# MR. SMITH'S COMPLETED CONSUMER INFORMATION WORKSHEET

## Consumer Information Worksheet

This worksheet will have you enter specific information about yourself. The responses you enter in questions 1-3 will help you to choose the proper medicare insurance rate tables to begin your search & comparison.

Question #1:	<p>Based upon your <b><u>residence</u></b> <b><u>ZIP code</u></b>, choose the appropriate California Region:</p> <p>Choose Only One:</p>	<p>Northern California Regions:</p> <p>ZIP Codes between <b>93600 and 96200</b></p> <p><input checked="checked" type="checkbox"/></p>	<p>Southern California Regions:</p> <p>ZIP Codes between <b>90000 and 93599</b></p> <p><input type="checkbox"/></p>
Question #2:	<p>Group Coverage</p> <p>Choose Only One:</p>	<p>If you belong to any trade/labor/professional association or senior group association, these associations may have GROUP MEDICARE SUPPLEMENT INSURANCE policies available to members. Check with your association for more details.</p> <p>YES <input type="checkbox"/> NO <input checked="checked" type="checkbox"/></p>	
Question #3:	<p>Age &amp; Gender Info</p> <p>Enter Age:</p> <p>Gender:</p>	<p>Rates in this guide are limited to the following age ranges: Under 65, 65, 70, 75 &amp; 80 Years Old. Enter the age closest to your current age.</p> <p><b>65</b></p> <hr/> <p>MALE <input checked="checked" type="checkbox"/> FEMALE <input type="checkbox"/></p>	

## Information Noted In Mr. Smith's Consumer Information Worksheet:

- Resident in the **Northern California Region** (ZIP Code 95678)
- **No membership** in senior or other associations
- Age **65**
- Interest in **Policy Plan "H"**

### **How does Mr. Smith begin his review and comparison of rates?**

After completing the Consumer Information Worksheet, Mr. Smith's next step is to select the appropriate Medicare Supplement Insurance Table for his *region* (Northern California), *age* (65) and *gender* (Male).

1. Go to the **NORTHERN CALIFORNIA REGIONS** section of the guide.
2. Review & Compare the rates under the **INDIVIDUAL POLICY RATES** for **Male Age, 65**.

Upon Review of the Individual Policy Rates for Male, Age 65, Mr. Smith has found that there are three (3) companies offering rates for Policy Plan "H".

The following examples will highlight two (2) of these companies.

**COMPANY #1:** Health Net Life Insurance Company (lowest annual rate reported)

**COMPANY #2:** Blue Shield of California (highest annual rate reported)

The **RATE COMPARISON WORKSHEETS** for these companies are highlighted in the following pages.

# COMPLETED RATE COMPARISON WORKSHEET FOR COMPANY #1

## Rate Comparison Worksheet

The purpose of this RATE COMPARISON WORKSHEET is to provide you with a tool to help you evaluate comparable insurance plans.

If you are having difficulty with the worksheets or have any questions regarding the information in this guide, contact the following resources:

Health Insurance Counseling & Advocacy Program (HICAP) at (800) 434-0222 or

California Dept. of Insurance (CDI) at (800) 927-4357

Medicare Supplement Insurance Comparison Items	Enter Results of Your Search In This Column
Company Name:	Health Net Life Ins. Company
Policy Plan: Enter policy plan you're interested in comparing. Plans: A, B, C, D, E, F, G, H, I, J, K or L.	Policy Plan: " H "
Annual Rate: Enter the annual rate reported by the company.	\$ 2,004
Rating Region Number: Enter the company's RATING REGION for the Policy Plan you are interested in reviewing. A company's rating region is the <u>geographical region</u> that applies to the rate reported.	Rating Region Number = " 04 "
Rating Methodology: AA - Attained Age IA - Issue Age CR - Community Rated See discussion of different types of RATING METHODOLOGY on <u>PAGE 15</u> of this guide.	Rating Methodology " AA "
Waiting Period: See discussion of WAITING PERIOD on <u>PAGE 14</u> of this guide.	Waiting Period " 0 days "

## COMPLETED RATE COMPARISON WORKSHEET FOR COMPANY #2

### Rate Comparison Worksheet

The purpose of this RATE COMPARISON WORKSHEET is to provide you with a tool to help you evaluate comparable insurance plans.

If you are having difficulty with the worksheets or have any questions regarding the information in this guide, contact the following resources:

Health Insurance Counseling & Advocacy Program (HICAP) at (800) 434-0222 or  
California Dept. of Insurance (CDI) at (800) 927-4357

Medicare Supplement Insurance Comparison Items	Enter Results of Your Search In This Column
Company Name:	Blue Shield of California
Policy Plan: Enter policy plan you're interested in comparing. Plans: A, B, C, D, E, F, G, H, I, J, K or L.	Policy Plan: " H "
Annual Rate: Enter the annual rate reported by the company.	\$ 2,664
Rating Region Number: Enter the company's RATING REGION for the Policy Plan you are interested in reviewing. A company's rating region is the <u>geographical region</u> that applies to the rate reported.	Rating Region Number = " 06 "
Rating Methodology: AA - Attained Age IA - Issue Age CR - Community Rated See discussion of different types of RATING METHODOLOGY on <b>PAGE 15</b> of this guide.	Rating Methodology " AA "
Waiting Period: See discussion of WAITING PERIOD on <b>PAGE 14</b> of this guide.	Waiting Period " 0 days "

From Mr. Smith's completed Rate Comparison Worksheets for Company #1: Health Net Life Insurance Company and Company #2: Blue Shield of California, one can see the difference between the two companies.

- Difference in Annual Rates: There is a \$660 difference between Company #1 (Health Net Life Insurance Company = \$2,004) vs. Company #2 (Blue Shield of California = \$2,664)

Using the Rate Comparison Worksheet allows Mr. Smith to see the differences in annual rates.

The following section will provide you with blank copies of the Consumer Information Worksheet and Rate Comparison Worksheet, please make additional copies as needed.

## Copy of Consumer Information Worksheet

Provided for your future use. Please make additional copies as necessary.

Consumer Information Worksheet			
<p>This worksheet will have you enter specific information about yourself. The responses you enter in questions 1-3 will help you to choose the proper medicare insurance rate tables to begin your search &amp; comparison.</p>			
Question #1:	<p>Based upon your <b><u>residence</u></b> <b><u>ZIP code</u></b>, choose the appropriate California Region:</p> <p style="text-align: right;">Choose Only One:</p>	<p>Northern California Regions:</p> <p>ZIP Codes between <b>93600 and 96200</b></p> <p style="text-align: center;"><input type="checkbox"/></p>	<p>Southern California Regions:</p> <p>ZIP Codes between <b>90000 and 93599</b></p> <p style="text-align: center;"><input type="checkbox"/></p>
Question #2:	<p style="text-align: center;">Group Coverage</p> <p style="text-align: right;">Choose Only One:</p>	<p>If you belong to any trade/labor/professional association or senior group association, these associations may have GROUP MEDICARE SUPPLEMENT INSURANCE policies available to members. Check with your association for more details.</p> <p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>	
Question #3:	<p style="text-align: center;">Age &amp; Gender Info</p> <p style="text-align: right;">Enter Age:</p> <p style="text-align: right;">Gender:</p>	<p>Rates in this guide are limited to the following age ranges: Under 65, 65, 70, 75 &amp; 80 Years Old. Enter the age closest to your current age.</p> <hr style="width: 100%;"/> <p>MALE <input type="checkbox"/> FEMALE <input type="checkbox"/></p>	

## Copy of Rate Comparison Worksheet

Provided for your future use. Please make additional copies as necessary.

### Rate Comparison Worksheet

The purpose of this **RATE COMPARISON WORKSHEET** is to provide you with a tool to help you evaluate comparable insurance plans.

If you are having difficulty with the worksheets or have any questions regarding the information in this guide, contact the following resources:

**Health Insurance Counseling & Advocacy Program (HICAP)** at **(800) 434-0222** or  
**California Dept. of Insurance (CDI)** at **(800) 927-4357**

Medicare Supplement Insurance Comparison Items	Enter Results of Your Search In This Column
<b>Company Name:</b>	
<b>Policy Plan:</b>  Enter policy plan you're interested in comparing. Plans: A, B, C, D, E, F, G, H, I, J, K or L.	<b>Policy Plan:</b>
<b>Annual Rate:</b>  Enter the annual rate reported by the company.	<b>\$</b> _____
<b>Rating Region Number:</b>  Enter the company's RATING REGION for the Policy Plan you are interested in reviewing.  A company's rating region is the <b><u>geographical region</u></b> that applies to the rate reported.	<b>Rating Region Number =</b> _____
<b>Rating Methodology:</b>  See discussion of different types of RATING METHODOLOGY on <b><u>PAGE 15</u></b> of this guide. AA - Attained Age IA - Issue Age CR - Community Rated	<b>Rating Methodology</b> _____
<b>Waiting Period:</b>  See discussion of WAITING PERIOD on <b><u>PAGE 14</u></b> of this guide.	<b>Waiting Period</b> _____



## Copy of Rate Comparison Worksheet

Provided for your future use. Please make additional copies as necessary.

### Rate Comparison Worksheet

The purpose of this **RATE COMPARISON WORKSHEET** is to provide you with a tool to help you evaluate comparable insurance plans.

If you are having difficulty with the worksheets or have any questions regarding the information in this guide, contact the following resources:

**Health Insurance Counseling & Advocacy Program (HICAP)** at **(800) 434-0222** or **California Dept. of Insurance (CDI)** at **(800) 927-4357**

Medicare Supplement Insurance Comparison Items	Enter Results of Your Search In This Column
<b>Company Name:</b> <hr/>	<hr/>
<b>Policy Plan:</b> Enter policy plan you're interested in comparing. Plans: A, B, C, D, E, F, G, H, I, J, K or L.	<b>Policy Plan:</b> <hr/>
<b>Annual Rate:</b> Enter the annual rate reported by the company.	<div style="text-align: right;">\$</div> <hr/>
<b>Rating Region Number:</b> Enter the company's RATING REGION for the Policy Plan you are interested in reviewing.  A company's rating region is the <u>geographical region</u> that applies to the rate reported.	<b>Rating Region Number =</b> <hr/>
<b>Rating Methodology:</b>  See discussion of different types of RATING METHODOLOGY on <b>PAGE 15</b> of this guide. AA - Attained Age IA - Issue Age CR - Community Rated	<b>Rating Methodology</b> <hr/>
<b>Waiting Period:</b>  See discussion of WAITING PERIOD on <b>PAGE 14</b> of this guide.	<b>Waiting Period</b> <hr/>

# 2008 MEDICARE SUPPLEMENT RATE COMPARISON TABLES

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# 2008 MEDICARE SUPPLEMENT RATE COMPARISON TABLES

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## Northern California Individual Policy Rates For Female Age Under 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age Under 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Female, Age Under 65*

<b>ADMIRAL LIFE INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(877) 344-9784</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,488	1,873	2,044	1,892	1,909	2,075	1,906	0	0	0	0	0	0 days	AA
03	1,630	2,053	2,239	2,073	2,092	2,273	2,089	0	0	0	0	0	0 days	AA

<b>AETNA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-345-6022</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	2,047	1,975	0	0	0	2,352	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Female, Age Under 65*

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	3,017	3,219	3,235	0	0	2,653	0	0	0	2,594	1,149	0	0 days	AA
02	3,592	3,832	3,801	0	0	3,130	0	0	0	3,056	1,354	0	0 days	AA
03	0	0	0	0	0	1,120	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,319	0	0	0	0	0	0	0 days	AA

<b>BLUE CROSS OF CALIFORNIA</b>													<i>Customer Service Number</i> <b>1-800-333-3883</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	3,948	0	0	0	0	0	0	0	0	4,944	0	0	0 days	AA
02	0	0	2,460	0	0	2,892	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Female, Age Under 65*

**CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA**

*Customer Service Number*  
**1-800-248-2341**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
04	5,940	7,008	8,280	7,332	0	8,292	0	10,836	13,284	0	3,240	0	0 days	AA
05	5,256	6,372	7,320	6,492	0	7,332	0	8,928	10,104	0	3,132	0	0 days	AA
06	5,280	6,360	7,356	6,516	0	7,368	0	8,388	10,260	0	2,976	0	0 days	AA

**COMBINED INSURANCE COMPANY OF AMERICA**

*Customer Service Number*  
**800-544-5531**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,165	2,936	3,164	0	0	4,076	0	0	0	0	0	0	0 days	IA
05	2,242	3,085	3,303	4,260	0	4,260	0	0	0	0	0	0	0 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

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<b>CONSECO INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 541-2254</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,827	0	0	2,257	0	2,668	2,152	0	0	0	0	0	0 days	AA
02	1,944	0	0	2,402	0	2,838	2,290	0	0	0	0	0	0 days	AA
03	2,080	0	0	2,570	0	3,037	2,450	0	0	0	0	0	0 days	AA

<b>CONTINENTAL GENERAL INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-880-8824 ext. 1431</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	9,077	8,389	10,481	0	0	9,322	0	0	0	0	0	0	0 days	AA
02	5,066	4,682	5,850		0	5,203	0	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	2,118	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,182	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.



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<b>GENWORTH LIFE AND ANNUITY INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(877) 825-9337</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,107	0	3,463	3,075	0	3,629	0	0	0	3,982	0	0	0 days	AA

<b>GENWORTH LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>877-825-9337</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,484	1,879	2,195	0	0	2,259	0	0	0	0	0	0	0 days	AA
03	1,570	1,987	2,321	0	0	2,389	0	0	0	0	0	0	0 days	AA

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	1,423	2,108	2,388	0	0	2,409	0	0	0	0	0	0	0 days	AA
06	1,220	1,808	2,047	0	0	2,065	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
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<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	2,232	0	3,252	0	0	3,468	2,772	4,740	0	0	0	0	0 days	AA
04	1,632	0	2,460	0	0	2,256	2,124	3,708	0	0	0	0	0 days	AA
07	1,800	0	2,712	0	0	2,916	2,340	4,080	0	0	0	0	0 days	AA

<b>HUMANA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-872-7294</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	3,864	4,068	4,716	0	0	4,752	0	0	0	0	2,244	3,252	90 days	AA
02	3,288	3,468	4,020	0	0	4,056	0	0	0	0	1,908	2,772	90 days	AA
03	2,736	2,892	3,348	0	0	3,372	0	0	0	0	1,596	2,304	90 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Female, Age Under 65*

<b>LINCOLN HERITAGE LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-287-7319</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,343	1,832	2,140	1,914	0	2,203	0	0	0	0	0	0	0 days	AA
04	1,119	1,527	1,783	1,595	0	1,836	0	0	0	0	0	0	0 days	AA

<b>MARQUETTE NATIONAL LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-934-1126</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,879	0	0	0	0	3,042	0	0	0	0	0	0	180 days	AA
02	1,879	0	0	0	0	3,195	0	0	0	0	0	0	180 days	AA
03	2,067	0	0	0	0	3,347	0	0	0	0	0	0	180 days	AA
04	2,179	0	0	0	0	3,529	0	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Female, Age Under 65*

MENNONITE MUTUAL AID ASSOCIATION													Customer Service Number 800-348-7468	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
03	1,554	0	0	0	2,517	2,864	0	0	0	0	0	1,810	0 days	IA
04	1,453	0	0	0	2,355	2,680	0	0	0	0	0	1,694	0 days	IA

MUTUAL OF OMAHA INSURANCE COMPANY													Customer Service Number 1-800-316-0842					
Region Number*	A	B	C	D	Medicare Supplement Policy Plan:				E	F	G	H	I	J	K	L	Waiting Period	Rating Methodology
	02	1,874	0	3,127	0	0	3,176	0	0	0	0	0	0	0	0	0	0 days	AA
	03	1,609	0	2,685	0	0	2,727	0	0	0	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Female, Age Under 65*

**PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC.**

*Customer Service Number*  
**888-202-4340**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,616	0	4,440	0	0	4,536	3,876	0	0	4,452	0	0	0 days	AA
03	2,112	0	3,540	0	0	3,624	3,048	0	0	3,552	0	0	0 days	AA
04	1,788	0	3,084	0	0	3,156	2,640	0	0	3,096	0	0	0 days	AA
06	2,544	0	3,888	0	0	4,008	3,396	0	0	3,924	0	0	0 days	AA

**PENNSYLVANIA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-275-7366**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,771	2,513	2,775	0	0	2,995	0	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Female, Age Under 65*

PHYSICIANS LIFE INSURANCE COMPANY													Customer Service Number 1-800-228-9100	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
01	1,828	2,545	0	0	0	3,404	2,850	0	0	0	0	0	0 days	AA
02	2,117	2,947	0	0	0	3,941	3,300	0	0	0	0	0	0 days	AA
03	2,405	3,349	0	0	0	4,479	3,750	0	0	0	0	0	0 days	AA
04	3,271	4,555	0	0	0	6,091	5,100	0	0	0	0	0	0 days	AA
05	1,828	2,545	0	0	0	3,404	2,850	0	0	0	0	0	0 days	IA
06	2,117	2,947	0	0	0	3,941	3,300	0	0	0	0	0	0 days	IA
07	2,405	3,349	0	0	0	4,479	3,750	0	0	0	0	0	0 days	IA
08	3,271	4,555	0	0	0	6,091	5,100	0	0	0	0	0	0 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Female, Age Under 65*

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY													Customer Service Number 888-350-1488	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
03	2,377	2,981	3,430	2,961	2,798	2,933	2,976	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	450	0	0	0	0	0	0	0 days	AA
07	1,997	2,504	2,881	2,487	2,350	2,464	2,500	0	0	0	0	0	0 days	AA
08	0	0	0	0	0	378	0	0	0	0	0	0	0 days	AA
09	2,187	2,743	3,156	2,724	2,574	2,698	2,738	0	0	0	0	0	0 days	AA
10	0	0	0	0	0	414	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Female, Age Under 65*

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY													Customer Service Number ntact Local State Farm Age	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
01	1,736	0	2,619	0	0	2,645	0	0	0	0	0	0	0 days	AA
02	1,806	0	2,724	0	0	2,751	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.



*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Female, Age Under 65*

UNITED AMERICAN INSURANCE COMPANY													Customer Service Number 1-800-331-2512	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
04	1,887	2,889	3,220	0	0	2,775	0	0	0	0	0	0	180 days	IA
05	0	0	0	0	0	1,010	0	0	0	0	0	0	180 days	IA
06	0	4,188	0	0	0	0	0	0	0	0	0	0	0 days	IA
07	1,698	2,600	2,899	0	0	2,497	0	0	0	0	0	0	180 days	IA
08	0	0	0	0	0	910	0	0	0	0	0	0	180 days	IA
09	0	3,589	0	0	0	0	0	0	0	0	0	0	0 days	IA
17	0	0	0	0	0	2,148	0	0	0	0	0	0	180 days	IA
18	0	0	0	0	0	1,933	0	0	0	0	0	0	180 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Female, Age Under 65*

<b>UNITED TEACHER ASSOCIATES INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 880-8824</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,752	3,614	4,350	0	0	4,282	0	0	2,554	2,812	0	0	180 days	AA
02	3,371	4,427	5,328	0	0	5,246	0	0	3,129	3,445	0	0	180 days	AA
03	3,990	5,240	6,307	0	0	6,209	0	0	3,704	4,078	0	0	180 days	AA

<b>UNITED WORLD LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-877-845-0892</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,577	1,897	0	0	0	2,286	0	0	0	0	0	0	0 days	AA
03	1,354	1,629	0	0	0	1,963	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
***Northern California Regions***  
***Individual Policy Rates for Female, Age Under 65***

USAA LIFE INSURANCE COMPANY													Customer Service Number <b>1-800-531-8000</b>	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
01	982	0	0	1,344	0	1,340	1,390	0	0	0	0	0	0 days	AA
03	838	0	0	1,154	0	1,152	1,192	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

## Northern California Individual Policy Rates For Female Age 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Female, Age 65*

<b>ADMIRAL LIFE INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(877) 344-9784</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	866	1,091	1,244	1,103	1,112	1,292	1,110	0	0	0	0	0	0 days	AA
03	949	1,196	1,363	1,208	1,218	1,415	1,216	0	0	0	0	0	0 days	AA

<b>AETNA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-345-6022</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,204	1,162	0	0	0	1,383	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 65**

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,919	1,845	1,836	2,083	2,131	1,466	1,558	0	0	1,365	605	874	0 days	AA
02	2,285	2,197	2,148	2,480	2,537	1,726	1,854	0	0	1,608	713	1,030	0 days	AA
03	0	0	0	0	0	654	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	770	0	0	0	0	0	0	0 days	AA

<b>BLUE CROSS OF CALIFORNIA</b>													<i>Customer Service Number</i> <b>1-800-333-3883</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	1,104	0	1,284	0	0	1,380	0	0	1,356	1,740	0	0	60 days	AA
09	0	0	0	0	0	324	0	0	0	0	0	0	60 days	AA
10	0	0	0	0	0	384	0	0	0	0	0	0	60 days	AA
11	0	0	0	0	0	540	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 65**

**CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA**

*Customer Service Number*  
**1-800-248-2341**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
04	1,152	1,356	1,608	1,428	0	1,608	0	3,024	3,012	0	720	0	0 days	AA
05	1,020	1,236	1,416	1,260	0	1,428	0	2,628	2,796	0	648	0	0 days	AA
06	1,020	1,212	1,428	1,260	0	1,428	0	2,664	2,688	0	660	0	0 days	AA

**COMBINED INSURANCE COMPANY OF AMERICA**

*Customer Service Number*  
**800-544-5531**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,412	1,920	2,068	1,650	0	2,647	0	0	0	0	0	0	0 days	IA
02	0	0	0	0	0	712	0	0	0	0	0	0	0 days	AA
05	1,462	2,014	2,156	1,720	0	2,769	0	0	0	0	0	0	0 days	IA
06	0	0	0	0	0	742	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 65**

**CONSECO INSURANCE COMPANY**

*Customer Service Number*  
**(800) 541-2254**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,156	0	0	1,428	0	1,785	1,362	0	0	0	0	0	0 days	AA
02	1,230	0	0	1,520	0	1,899	1,449	0	0	0	0	0	0 days	AA
03	1,316	0	0	1,626	0	2,032	1,550	0	0	0	0	0	0 days	AA

**CONTINENTAL GENERAL INSURANCE COMPANY**

*Customer Service Number*  
**800-880-8824 ext. 1431**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	4,521	4,175	5,218	3,823	3,094	4,644	3,900	0	0	0	0	0	0 days	AA
02	2,524	2,330	2,912	2,134	1,727	2,592	2,177	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	1,056	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	589	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.



*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 65**

<b>GENWORTH LIFE AND ANNUITY INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(877) 825-9337</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>						
01	1,271	0	2,178	1,953	0	2,218	0	0	0	2,889	0	0	0 days	AA

<b>GENWORTH LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>877-825-9337</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>						
02	935	1,126	1,356	1,128	0	1,397	0	0	0	0	0	0	0 days	AA
03	989	1,190	1,434	1,193	0	1,478	0	0	0	0	0	0	0 days	AA

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>						
02	995	1,456	1,617	0	0	1,631	0	0	0	0	0	0	60 days	AA
03	853	1,247	1,387	0	0	1,398	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 65**

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,296	0	1,716	0	1,656	1,848	1,488	2,556	2,736	0	0	0	0 days	AA
04	948	0	1,308	0	1,248	1,344	1,152	2,004	2,136	0	0	0	0 days	AA
07	1,044	0	1,440	0	1,368	1,560	1,272	2,208	2,352	0	0	0	0 days	AA

<b>HUMANA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-872-7294</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,992	2,100	2,424	0	0	2,448	0	0	0	0	876	1,284	90 days	AA
02	1,692	1,788	2,076	0	0	2,088	0	0	0	0	756	1,092	90 days	AA
03	1,416	1,488	1,728	0	0	1,740	0	0	0	0	624	912	90 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 65**

**LINCOLN HERITAGE LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-800-287-7319**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	884	1,151	1,379	1,189	0	1,421	0	0	0	0	0	0	0 days	AA
04	737	959	1,149	991	0	1,184	0	0	0	0	0	0	0 days	AA

**MARQUETTE NATIONAL LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-934-1126**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,290	0	0	1,398	0	1,734	1,473	0	0	0	0	0	180 days	AA
02	1,290	0	0	1,468	0	1,821	1,546	0	0	0	0	0	180 days	AA
03	1,419	0	0	1,538	0	1,907	1,620	0	0	0	0	0	180 days	AA
04	1,496	0	0	1,622	0	2,098	1,708	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 65**

**MENNONITE MUTUAL AID ASSOCIATION**

*Customer Service Number*  
**800-348-7468**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,292	0	0	0	1,828	2,140	0	0	0	0	0	1,317	0 days	IA
04	1,209	0	0	0	1,710	2,002	0	0	0	0	0	1,232	0 days	IA

**MUTUAL OF OMAHA INSURANCE COMPANY**

*Customer Service Number*  
**1-800-316-0842**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,180	0	1,969	2,144	0	2,000	1,615	0	0	0	0	0	0 days	AA
03	1,013	0	1,691	1,841	0	1,717	1,387	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 65**

**PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC.**

*Customer Service Number*  
**888-202-4340**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,320	0	1,824	0	0	1,860	1,632	0	0	1,824	0	0	0 days	AA
03	1,056	0	1,428	0	0	1,512	1,344	0	0	1,488	0	0	0 days	AA
04	900	0	1,476	0	0	1,500	1,332	0	0	1,476	0	0	0 days	AA
06	1,272	0	1,488	0	0	1,512	1,344	0	0	1,488	0	0	0 days	AA

**PENNSYLVANIA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-275-7366**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,116	1,505	1,715	1,505	0	1,852	1,685	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Female, Age 65*

PHYSICIANS LIFE INSURANCE COMPANY													Customer Service Number 1-800-228-9100	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
01	1,034	1,279	0	0	0	1,705	1,398	0	0	0	0	0	0 days	AA
02	1,197	1,480	0	0	0	1,975	1,619	0	0	0	0	0	0 days	AA
03	1,361	1,682	0	0	0	2,244	1,840	0	0	0	0	0	0 days	AA
04	1,850	2,288	0	0	0	3,052	2,502	0	0	0	0	0	0 days	AA
05	1,192	1,494	0	0	0	2,009	1,647	0	0	0	0	0	0 days	IA
06	1,379	1,730	0	0	0	2,326	1,907	0	0	0	0	0	0 days	IA
07	1,568	1,966	0	0	0	2,643	2,167	0	0	0	0	0	0 days	IA
08	2,132	2,674	0	0	0	3,595	2,947	0	0	0	0	0	0 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Female, Age 65*

**STANDARD LIFE AND ACCIDENT INSURANCE COMPANY**

*Customer Service Number*  
**888-350-1488**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,365	1,712	1,969	1,700	1,607	1,684	1,709	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	258	0	0	0	0	0	0	0 days	AA
07	1,147	1,438	1,654	1,428	1,349	1,415	1,435	0	0	0	0	0	0 days	AA
08	0	0	0	0	0	217	0	0	0	0	0	0	0 days	AA
09	1,256	1,575	1,812	1,564	1,478	1,549	1,572	0	0	0	0	0	0 days	AA
10	0	0	0	0	0	238	0	0	0	0	0	0	0 days	AA

**STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY**

*Customer Service Number*  
**Contact Local State Farm**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,015	0	1,532	0	0	1,547	0	0	0	0	0	0	0 days	AA
02	1,056	0	1,593	0	0	1,609	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Female, Age 65*

<b>UNITED AMERICAN INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-331-2512</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
12	1,475	0	0	0	0	2,560	2,282	0	0	0	0	0	60 days	IA
13	0	0	0	0	0	671	0	0	0	0	0	0	60 days	AA
14	1,327	0	0	0	0	2,303	2,054	0	0	0	0	0	60 days	IA
15	0	0	0	0	0	605	0	0	0	0	0	0	60 days	AA
20	0	2,000	2,177	2,135	0	0	0	0	0	0	0	0	0 days	AA
21	0	1,799	1,960	1,922	0	0	0	0	0	0	0	0	0 days	AA

<b>UNITED TEACHER ASSOCIATES INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 880-8824</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,702	2,046	2,336	1,942	0	2,300	1,912	0	1,340	1,475	0	0	180 days	AA
02	2,085	2,507	2,861	2,379	0	2,817	2,342	0	1,642	1,807	0	0	180 days	AA
03	2,468	2,967	3,387	2,816	0	3,335	2,772	0	1,943	2,139	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.



*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 65**

<b>UNITED WORLD LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-877-845-0892</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,036	1,246	0	0	0	1,501	1,343	0	0	0	0	0	0 days	AA
03	889	1,070	0	0	0	1,289	1,153	0	0	0	0	0	0 days	AA

<b>USAA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-531-8000</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	982	0	0	1,344	0	1,340	1,390	0	0	0	0	0	0 days	AA
03	838	0	0	1,154	0	1,152	1,192	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

## Northern California Individual Policy Rates For Female Age 70

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 70. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 70**

**ADMIRAL LIFE INSURANCE COMPANY OF AMERICA**

*Customer Service Number*  
**(877) 344-9784**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,083	1,365	1,529	1,379	1,391	1,572	1,388	0	0	0	0	0	0 days	AA
03	1,187	1,496	1,676	1,511	1,524	1,722	1,521	0	0	0	0	0	0 days	AA

**AETNA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-345-6022**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,573	1,518	0	0	0	1,807	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 70**

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,180	2,179	2,168	2,498	2,533	1,781	1,918	0	0	1,684	746	1,078	0 days	AA
02	2,595	2,594	2,540	2,974	3,015	2,098	2,284	0	0	1,984	879	1,270	0 days	AA
03	0	0	0	0	0	780	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	919	0	0	0	0	0	0	0 days	AA

<b>BLUE CROSS OF CALIFORNIA</b>													<i>Customer Service Number</i> <b>1-800-333-3883</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	1,452	0	1,824	0	0	1,932	0	0	1,812	2,352	0	0	60 days	AA
09	0	0	0	0	0	456	0	0	0	0	0	0	60 days	AA
10	0	0	0	0	0	540	0	0	0	0	0	0	60 days	AA
11	0	0	0	0	0	732	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 70**

**CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA**

*Customer Service Number*  
**1-800-248-2341**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
04	1,572	1,860	2,196	1,944	0	2,268	0	3,924	3,720	0	984	0	0 days	AA
05	1,392	1,692	1,944	1,752	0	2,016	0	3,312	3,264	0	912	0	0 days	AA
06	1,404	1,656	1,956	1,728	0	2,028	0	3,360	3,192	0	900	0	0 days	AA

**COMBINED INSURANCE COMPANY OF AMERICA**

*Customer Service Number*  
**800-544-5531**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,486	2,036	2,193	1,650	0	2,809	0	0	0	0	0	0	0 days	IA
02	0	0	0	0	0	903	0	0	0	0	0	0	0 days	AA
05	1,542	2,137	2,287	1,720	0	2,935	0	0	0	0	0	0	0 days	IA
06	0	0	0	0	0	941	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 70**

<b>CONSECO INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 541-2254</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,233	0	0	1,522	0	1,880	1,452	0	0	0	0	0	0 days	AA
02	1,312	0	0	1,619	0	2,000	1,544	0	0	0	0	0	0 days	AA
03	1,404	0	0	1,733	0	2,140	1,652	0	0	0	0	0	0 days	AA

<b>CONTINENTAL GENERAL INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-880-8824 ext. 1431</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	5,472	5,055	6,323	4,625	3,743	5,622	4,728	0	0	0	0	0	0 days	AA
02	3,054	2,821	3,529	2,581	2,089	3,138	2,639	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	1,277	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	713	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 70**

<b>GENWORTH LIFE AND ANNUITY INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(877) 825-9337</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>						
01	1,390	0	2,398	2,170	0	2,451	0	0	0	3,128	0	0	0 days	AA

<b>GENWORTH LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>877-825-9337</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>						
02	1,103	1,338	1,587	1,342	0	1,636	0	0	0	0	0	0	0 days	AA
03	1,167	1,415	1,678	1,420	0	1,730	0	0	0	0	0	0	0 days	AA

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>						
02	1,300	1,761	1,923	0	0	1,935	0	0	0	0	0	0	60 days	AA
03	1,138	1,552	1,692	0	0	1,704	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 70**

HEALTH NET LIFE INSURANCE COMPANY													Customer Service Number (800) 944-7287				
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology			
	A	B	C	D	E	F	G	H	I	J	K	L					
	03	1,452	0	1,956	0	1,860	2,112	1,704	2,892	3,156	0	0			0	0 days	AA
	04	1,068	0	1,500	0	1,452	1,512	1,308	2,268	2,472	0	0			0	0 days	AA
	07	1,176	0	1,656	0	1,596	1,788	1,440	2,496	2,724	0	0			0	0 days	AA

HUMANA INSURANCE COMPANY													Customer Service Number 1-800-872-7294				
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology			
	A	B	C	D	E	F	G	H	I	J	K	L					
	01	1,944	2,052	2,376	0	0	2,400	0	0	0	0	1,128			1,644	90 days	AA
	02	1,656	1,752	2,028	0	0	2,040	0	0	0	0	960			1,404	90 days	AA
	03	1,380	1,464	1,692	0	0	1,704	0	0	0	0	804			1,164	90 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.



*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 70**

**LINCOLN HERITAGE LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-800-287-7319**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	996	1,303	1,547	1,349	0	1,595	0	0	0	0	0	0	0 days	AA
04	830	1,086	1,289	1,124	0	1,329	0	0	0	0	0	0	0 days	AA

**MARQUETTE NATIONAL LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-934-1126**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,595	0	0	1,763	0	2,109	1,858	0	0	0	0	0	180 days	AA
02	1,595	0	0	1,852	0	2,215	1,951	0	0	0	0	0	180 days	AA
03	1,755	0	0	1,940	0	2,320	2,044	0	0	0	0	0	180 days	AA
04	1,851	0	0	2,046	0	2,552	2,155	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 70**

<b>MENNONITE MUTUAL AID ASSOCIATION</b>													<i>Customer Service Number</i> <b>800-348-7468</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,443	0	0	0	2,114	2,432	0	0	0	0	0	1,505	0 days	IA
04	1,350	0	0	0	1,978	2,275	0	0	0	0	0	1,408	0 days	IA

  

<b>MUTUAL OF OMAHA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-316-0842</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,399	0	2,335	2,542	0	2,372	1,915	0	0	0	0	0	0 days	AA
03	1,201	0	2,005	2,183	0	2,036	1,644	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 70**

**PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC.**

*Customer Service Number*  
**888-202-4340**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,656	0	2,352	0	0	2,388	2,112	0	0	2,340	0	0	0 days	AA
03	1,332	0	2,124	0	0	2,088	1,848	0	0	2,052	0	0	0 days	AA
04	1,116	0	1,920	0	0	1,968	1,728	0	0	1,932	0	0	0 days	AA
06	1,608	0	2,124	0	0	2,160	1,920	0	0	2,112	0	0	0 days	AA

**PENNSYLVANIA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-275-7366**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,316	1,788	2,006	1,792	0	2,167	1,986	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Female, Age 70*

PHYSICIANS LIFE INSURANCE COMPANY													Customer Service Number 1-800-228-9100	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
01	1,225	1,522	0	0	0	2,042	1,673	0	0	0	0	0	0 days	AA
02	1,418	1,762	0	0	0	2,364	1,937	0	0	0	0	0	0 days	AA
03	1,611	2,002	0	0	0	2,687	2,201	0	0	0	0	0	0 days	AA
04	2,191	2,722	0	0	0	3,653	2,994	0	0	0	0	0	0 days	AA
05	1,332	1,655	0	0	0	2,257	1,850	0	0	0	0	0	0 days	IA
06	1,543	1,916	0	0	0	2,614	2,143	0	0	0	0	0	0 days	IA
07	1,753	2,177	0	0	0	2,970	2,435	0	0	0	0	0	0 days	IA
08	2,384	2,961	0	0	0	4,039	3,311	0	0	0	0	0	0 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Female, Age 70*

**STANDARD LIFE AND ACCIDENT INSURANCE COMPANY**

*Customer Service Number*  
**888-350-1488**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,397	1,752	2,015	1,740	1,644	1,723	1,748	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	264	0	0	0	0	0	0	0 days	AA
07	1,173	1,471	1,693	1,461	1,381	1,447	1,469	0	0	0	0	0	0 days	AA
08	0	0	0	0	0	222	0	0	0	0	0	0	0 days	AA
09	1,285	1,611	1,854	1,600	1,512	1,585	1,608	0	0	0	0	0	0 days	AA
10	0	0	0	0	0	243	0	0	0	0	0	0	0 days	AA

**STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY**

*Customer Service Number*  
**Contact Local State Farm**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,279	0	1,930	0	0	1,949	0	0	0	0	0	0	0 days	AA
02	1,331	0	2,007	0	0	2,027	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Female, Age 70*

<b>UNITED AMERICAN INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-331-2512</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
12	1,555	0	0	0	0	2,727	2,436	0	0	0	0	0	60 days	IA
13	0	0	0	0	0	885	0	0	0	0	0	0	60 days	AA
14	1,399	0	0	0	0	2,454	2,192	0	0	0	0	0	60 days	IA
15	0	0	0	0	0	797	0	0	0	0	0	0	60 days	AA
20	0	2,647	2,876	2,841	0	0	0	0	0	0	0	0	0 days	AA
21	0	2,383	2,589	2,555	0	0	0	0	0	0	0	0	0 days	AA

<b>UNITED TEACHER ASSOCIATES INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 880-8824</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,931	2,328	2,665	2,216	0	2,625	2,183	0	1,590	1,750	0	0	180 days	AA
02	2,365	2,852	3,264	2,715	0	3,215	2,674	0	1,947	2,143	0	0	180 days	AA
03	2,800	3,376	3,864	3,214	0	3,806	3,165	0	2,305	2,537	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Female, Age 70*

<b>UNITED WORLD LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-877-845-0892</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,177	1,416	0	0	0	1,707	1,527	0	0	0	0	0	0 days	AA
03	1,011	1,216	0	0	0	1,465	1,311	0	0	0	0	0	0 days	AA

<b>USAA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-531-8000</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,148	0	0	1,570	0	1,570	1,624	0	0	0	0	0	0 days	AA
03	980	0	0	1,354	0	1,348	1,392	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

## Northern California Individual Policy Rates For Female Age 75

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 75. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.



*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Female, Age 75*

<b>ADMIRAL LIFE INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(877) 344-9784</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,266	1,595	1,765	1,611	1,625	1,808	1,622	0	0	0	0	0	0 days	AA
03	1,387	1,748	1,934	1,765	1,781	1,981	1,778	0	0	0	0	0	0 days	AA

<b>AETNA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-345-6022</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,926	1,859	0	0	0	2,213	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 75**

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>		
01	2,546	2,633	2,627	3,074	3,079	2,169	2,374	0	0	2,080	922	1,332	0 days	AA
02	3,031	3,135	3,081	3,660	3,666	2,557	2,826	0	0	2,450	1,086	1,569	0 days	AA
03	0	0	0	0	0	934	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,100	0	0	0	0	0	0	0 days	AA

<b>BLUE CROSS OF CALIFORNIA</b>													<i>Customer Service Number</i> <b>1-800-333-3883</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>		
05	1,824	0	2,352	0	0	2,484	0	0	2,316	2,964	0	0	60 days	AA
09	0	0	0	0	0	552	0	0	0	0	0	0	60 days	AA
10	0	0	0	0	0	660	0	0	0	0	0	0	60 days	AA
11	0	0	0	0	0	864	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 75**

**CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA**

*Customer Service Number*  
**1-800-248-2341**

Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
04	2,052	2,412	2,856	2,532	0	2,928	0	4,464	4,500	0	1,380	0	0 days	AA
05	1,812	2,196	2,520	2,280	0	2,604	0	3,936	4,032	0	1,332	0	0 days	AA
06	1,824	2,196	2,532	2,244	0	2,616	0	4,008	3,888	0	1,260	0	0 days	AA

**COMBINED INSURANCE COMPANY OF AMERICA**

*Customer Service Number*  
**800-544-5531**

Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
01	1,774	2,411	2,597	2,153	0	3,340	0	0	0	0	0	0	0 days	IA
02	0	0	0	0	0	1,109	0	0	0	0	0	0	0 days	AA
05	1,839	2,532	2,711	2,245	0	3,493	0	0	0	0	0	0	0 days	IA
06	0	0	0	0	0	1,156	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 75**

**CONSECO INSURANCE COMPANY**

*Customer Service Number*  
**(800) 541-2254**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,433	0	0	1,770	0	2,125	1,687	0	0	0	0	0	0 days	AA
02	1,524	0	0	1,882	0	2,261	1,795	0	0	0	0	0	0 days	AA
03	1,631	0	0	2,014	0	2,419	1,921	0	0	0	0	0	0 days	AA

**CONTINENTAL GENERAL INSURANCE COMPANY**

*Customer Service Number*  
**800-880-8824 ext. 1431**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	6,310	5,824	7,278	5,330	4,313	6,476	5,442	0	0	0	0	0	0 days	AA
02	3,522	3,251	4,062	2,975	2,407	3,614	3,037	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	1,471	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	821	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Female, Age 75*

<b>GENWORTH LIFE AND ANNUITY INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(877) 825-9337</b>	
Region Number*	<i>Medicare Supplement Policy Plan:</i>												Waiting Period	Rating Methodology
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,548	0	2,649	2,382	0	2,752	0	0	0	3,387	0	0	0 days	AA

<b>GENWORTH LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>877-825-9337</b>	
Region Number*	<i>Medicare Supplement Policy Plan:</i>												Waiting Period	Rating Methodology
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,283	1,576	1,850	1,586	0	1,907	0	0	0	0	0	0	0 days	AA
03	1,357	1,667	1,957	1,677	0	2,017	0	0	0	0	0	0	0 days	AA

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
Region Number*	<i>Medicare Supplement Policy Plan:</i>												Waiting Period	Rating Methodology
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,415	2,066	2,228	0	0	2,241	0	0	0	0	0	0	60 days	AA
03	1,214	1,790	1,992	0	0	2,006	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 75**

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,728	0	2,388	0	2,316	2,604	2,088	3,456	3,984	0	0	0	0 days	AA
04	1,260	0	1,836	0	1,800	1,800	1,572	2,760	3,036	0	0	0	0 days	AA
07	1,392	0	2,016	0	1,980	2,208	1,728	3,036	3,336	0	0	0	0 days	AA

<b>HUMANA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-872-7294</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,244	2,364	2,748	0	0	2,760	0	0	0	0	1,308	1,896	90 days	AA
02	1,908	2,016	2,340	0	0	2,352	0	0	0	0	1,116	1,608	90 days	AA
03	1,596	1,680	1,944	0	0	1,968	0	0	0	0	924	1,344	90 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 75**

**LINCOLN HERITAGE LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-800-287-7319**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,160	1,537	1,805	1,595	0	1,860	0	0	0	0	0	0	0 days	AA
04	967	1,281	1,504	1,329	0	1,550	0	0	0	0	0	0	0 days	AA

**MARQUETTE NATIONAL LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-934-1126**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,800	0	0	2,097	0	2,478	2,207	0	0	0	0	0	180 days	AA
02	1,800	0	0	2,202	0	2,602	2,318	0	0	0	0	0	180 days	AA
03	1,980	0	0	2,307	0	2,726	2,428	0	0	0	0	0	180 days	AA
04	2,088	0	0	2,432	0	2,999	2,561	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 75**

**MENNONITE MUTUAL AID ASSOCIATION**

*Customer Service Number*  
**800-348-7468**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,520	0	0	0	2,288	2,625	0	0	0	0	0	1,606	0 days	IA
04	1,422	0	0	0	2,140	2,456	0	0	0	0	0	1,502	0 days	IA

**MUTUAL OF OMAHA INSURANCE COMPANY**

*Customer Service Number*  
**1-800-316-0842**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,627	0	2,716	2,957	0	2,758	2,228	0	0	0	0	0	0 days	AA
03	1,397	0	2,332	2,539	0	2,368	1,913	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.



*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 75**

**PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC.**

*Customer Service Number*  
**888-202-4340**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,824	0	2,880	0	0	2,868	2,532	0	0	2,820	0	0	0 days	AA
03	1,476	0	2,508	0	0	2,568	2,280	0	0	2,520	0	0	0 days	AA
04	1,260	0	2,196	0	0	2,256	1,992	0	0	2,208	0	0	0 days	AA
06	1,776	0	2,520	0	0	2,568	2,268	0	0	2,520	0	0	0 days	AA

**PENNSYLVANIA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-275-7366**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,531	2,107	2,338	2,115	0	2,528	2,323	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
***Northern California Regions***  
***Individual Policy Rates for Female, Age 75***

PHYSICIANS LIFE INSURANCE COMPANY													Customer Service Number 1-800-228-9100	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
01	1,366	1,688	0	0	0	2,344	1,921	0	0	0	0	0	0 days	AA
02	1,582	1,955	0	0	0	2,714	2,225	0	0	0	0	0	0 days	AA
03	1,798	2,222	0	0	0	3,084	2,528	0	0	0	0	0	0 days	AA
04	2,445	3,021	0	0	0	4,194	3,439	0	0	0	0	0	0 days	AA
05	1,450	1,789	0	0	0	2,542	2,086	0	0	0	0	0	0 days	IA
06	1,679	2,072	0	0	0	2,944	2,415	0	0	0	0	0	0 days	IA
07	1,908	2,354	0	0	0	3,345	2,744	0	0	0	0	0	0 days	IA
08	2,595	3,202	0	0	0	4,549	3,732	0	0	0	0	0	0 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Female, Age 75*

**STANDARD LIFE AND ACCIDENT INSURANCE COMPANY**

*Customer Service Number*  
**888-350-1488**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,604	2,012	2,314	1,998	1,888	1,979	2,008	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	304	0	0	0	0	0	0	0 days	AA
07	1,347	1,690	1,944	1,678	1,586	1,662	1,687	0	0	0	0	0	0 days	AA
08	0	0	0	0	0	255	0	0	0	0	0	0	0 days	AA
09	1,476	1,851	2,129	1,838	1,737	1,821	1,847	0	0	0	0	0	0 days	AA
10	0	0	0	0	0	279	0	0	0	0	0	0	0 days	AA

**STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY**

*Customer Service Number*  
**Contact Local State Farm**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,482	0	2,236	0	0	2,258	0	0	0	0	0	0	0 days	AA
02	1,542	0	2,325	0	0	2,349	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 75**

<b>UNITED AMERICAN INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-331-2512</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
12	1,555	0	0	0	0	2,775	2,480	0	0	0	0	0	60 days	IA
13	0	0	0	0	0	976	0	0	0	0	0	0	60 days	AA
14	1,399	0	0	0	0	2,497	2,232	0	0	0	0	0	60 days	IA
15	0	0	0	0	0	878	0	0	0	0	0	0	60 days	AA
20	0	2,860	3,131	3,105	0	0	0	0	0	0	0	0	0 days	AA
21	0	2,576	2,819	2,795	0	0	0	0	0	0	0	0	0 days	AA

<b>UNITED TEACHER ASSOCIATES INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 880-8824</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,281	2,780	3,198	2,670	0	3,150	2,630	0	1,849	2,035	0	0	180 days	AA
02	2,794	3,406	3,918	3,271	0	3,859	3,222	0	2,265	2,493	0	0	180 days	AA
03	3,307	4,031	4,637	3,872	0	4,567	3,814	0	2,681	2,950	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 75**

<b>UNITED WORLD LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-877-845-0892</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,370	1,648	0	0	0	1,985	1,776	0	0	0	0	0	0 days	AA
03	1,176	1,415	0	0	0	1,705	1,525	0	0	0	0	0	0 days	AA

<b>USAA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-531-8000</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,370	0	0	1,874	0	1,872	1,938	0	0	0	0	0	0 days	AA
03	1,168	0	0	1,618	0	1,610	1,658	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

## Northern California Individual Policy Rates For Female Age 80

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 80. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 80**

**ADMIRAL LIFE INSURANCE COMPANY OF AMERICA**

*Customer Service Number*  
**(877) 344-9784**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,394	1,757	1,930	1,774	1,790	1,954	1,787	0	0	0	0	0	0 days	AA
03	1,527	1,925	2,115	1,944	1,961	2,141	1,958	0	0	0	0	0	0 days	AA

**AETNA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-345-6022**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	2,047	1,975	0	0	0	2,352	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 80**

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	3,017	3,219	3,235	3,843	3,798	2,653	2,954	0	0	2,594	1,149	1,661	0 days	AA
02	3,592	3,832	3,801	4,575	4,522	3,130	3,517	0	0	3,056	1,354	1,956	0 days	AA
03	0	0	0	0	0	1,120	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,319	0	0	0	0	0	0	0 days	AA

<b>BLUE CROSS OF CALIFORNIA</b>													<i>Customer Service Number</i> <b>1-800-333-3883</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	1,824	0	2,388	0	0	2,508	0	0	2,400	3,000	0	0	60 days	AA
09	0	0	0	0	0	576	0	0	0	0	0	0	60 days	AA
10	0	0	0	0	0	708	0	0	0	0	0	0	60 days	AA
11	0	0	0	0	0	912	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.



*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 80**

**CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA**

*Customer Service Number*  
**1-800-248-2341**

Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
04	2,268	2,760	3,216	2,868	0	3,228	0	5,172	5,136	0	1,800	0	0 days	AA
05	2,076	2,532	2,940	2,616	0	2,952	0	4,608	4,716	0	1,740	0	0 days	AA
06	2,064	2,520	2,928	2,616	0	2,940	0	4,644	4,656	0	1,656	0	0 days	AA

**COMBINED INSURANCE COMPANY OF AMERICA**

*Customer Service Number*  
**800-544-5531**

Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
01	2,004	2,720	2,930	2,447	0	3,774	0	0	0	0	0	0	0 days	IA
02	0	0	0	0	0	1,301	0	0	0	0	0	0	0 days	AA
05	2,075	2,857	3,058	2,551	0	3,945	0	0	0	0	0	0	0 days	IA
06	0	0	0	0	0	1,356	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 80**

**CONSECO INSURANCE COMPANY**

*Customer Service Number*  
**(800) 541-2254**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,599	0	0	1,976	0	2,335	1,885	0	0	0	0	0	0 days	AA
02	1,701	0	0	2,102	0	2,484	2,005	0	0	0	0	0	0 days	AA
03	1,821	0	0	2,249	0	2,658	2,145	0	0	0	0	0	0 days	AA

**CONTINENTAL GENERAL INSURANCE COMPANY**

*Customer Service Number*  
**800-880-8824 ext. 1431**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	6,908	6,381	7,979	5,842	4,728	7,095	5,962	0	0	0	0	0	0 days	AA
02	3,856	3,562	4,453	3,260	2,639	3,960	3,328	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	1,613	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	900	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Female, Age 80*

<b>GENWORTH LIFE AND ANNUITY INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(877) 825-9337</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,699	0	2,903	2,594	0	2,905	0	0	0	3,601	0	0	0 days	AA

<b>GENWORTH LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>877-825-9337</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,406	1,755	2,052	1,772	0	2,114	0	0	0	0	0	0	0 days	AA
03	1,487	1,856	2,170	1,874	0	2,236	0	0	0	0	0	0	0 days	AA

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,423	2,108	2,388	0	0	2,409	0	0	0	0	0	0	60 days	AA
03	1,220	1,808	2,047	0	0	2,065	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 80**

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,920	0	2,736	0	2,640	2,976	2,376	3,912	4,572	0	0	0	0 days	AA
04	1,404	0	2,100	0	2,052	1,992	1,788	3,144	3,516	0	0	0	0 days	AA
07	1,548	0	2,316	0	2,256	2,496	1,968	3,456	3,864	0	0	0	0 days	AA

<b>HUMANA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-872-7294</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,484	2,616	3,036	0	0	3,060	0	0	0	0	1,440	2,088	90 days	AA
02	2,112	2,232	2,592	0	0	2,604	0	0	0	0	1,224	1,788	90 days	AA
03	1,764	1,860	2,160	0	0	2,172	0	0	0	0	1,020	1,488	90 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 80**

**LINCOLN HERITAGE LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-800-287-7319**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,272	1,711	2,000	1,782	0	2,060	0	0	0	0	0	0	0 days	AA
04	1,060	1,426	1,667	1,485	0	1,717	0	0	0	0	0	0	0 days	AA

**MARQUETTE NATIONAL LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-934-1126**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,879	0	0	2,381	0	2,789	2,504	0	0	0	0	0	180 days	AA
02	1,879	0	0	2,501	0	2,928	2,629	0	0	0	0	0	180 days	AA
03	2,067	0	0	2,620	0	3,067	2,755	0	0	0	0	0	180 days	AA
04	2,179	0	0	2,763	0	3,374	2,905	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 80**

**MENNONITE MUTUAL AID ASSOCIATION**

*Customer Service Number*  
**800-348-7468**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,538	0	0	0	2,425	2,765	0	0	0	0	0	1,695	0 days	IA
04	1,438	0	0	0	2,269	2,587	0	0	0	0	0	1,586	0 days	IA

**MUTUAL OF OMAHA INSURANCE COMPANY**

*Customer Service Number*  
**1-800-316-0842**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,874	0	3,127	3,405	0	3,176	2,565	0	0	0	0	0	0 days	AA
03	1,609	0	2,685	2,923	0	2,727	2,203	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 80**

**PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC.**

*Customer Service Number*  
**888-202-4340**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,932	0	3,084	0	0	3,144	2,796	0	0	3,084	0	0	0 days	AA
03	1,536	0	2,640	0	0	2,844	2,568	0	0	2,784	0	0	0 days	AA
04	1,308	0	2,472	0	0	2,544	2,244	0	0	2,496	0	0	0 days	AA
06	1,848	0	2,640	0	0	2,688	2,376	0	0	2,640	0	0	0 days	AA

**PENNSYLVANIA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-275-7366**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,678	2,346	2,595	2,362	0	2,801	2,574	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Female, Age 80*

**PHYSICIANS LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-800-228-9100**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,491	1,885	0	0	0	2,667	2,187	0	0	0	0	0	0 days	AA
02	1,727	2,182	0	0	0	3,088	2,533	0	0	0	0	0	0 days	AA
03	1,962	2,480	0	0	0	3,509	2,878	0	0	0	0	0	0 days	AA
04	2,668	3,372	0	0	0	4,772	3,914	0	0	0	0	0	0 days	AA
05	1,566	1,981	0	0	0	2,870	2,354	0	0	0	0	0	0 days	IA
06	1,813	2,294	0	0	0	3,323	2,726	0	0	0	0	0	0 days	IA
07	2,060	2,606	0	0	0	3,776	3,098	0	0	0	0	0	0 days	IA
08	2,802	3,545	0	0	0	5,136	4,213	0	0	0	0	0	0 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.



*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 80**

**STANDARD LIFE AND ACCIDENT INSURANCE COMPANY**

*Customer Service Number*  
**888-350-1488**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,910	2,395	2,756	2,379	2,248	2,356	2,391	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	361	0	0	0	0	0	0	0 days	AA
07	1,605	2,012	2,315	1,998	1,888	1,979	2,008	0	0	0	0	0	0 days	AA
08	0	0	0	0	0	304	0	0	0	0	0	0	0 days	AA
09	1,757	2,204	2,535	2,189	2,068	2,168	2,200	0	0	0	0	0	0 days	AA
10	0	0	0	0	0	332	0	0	0	0	0	0	0 days	AA

**STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY**

*Customer Service Number*  
**Contact Local State Farm**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,665	0	2,512	0	0	2,537	0	0	0	0	0	0	0 days	AA
02	1,732	0	2,612	0	0	2,638	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 80**

<b>UNITED AMERICAN INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-331-2512</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
12	1,555	0	0	0	0	2,775	2,480	0	0	0	0	0	60 days	IA
13	0	0	0	0	0	1,010	0	0	0	0	0	0	60 days	AA
14	1,399	0	0	0	0	2,497	2,232	0	0	0	0	0	60 days	IA
15	0	0	0	0	0	910	0	0	0	0	0	0	60 days	AA
20	0	2,889	3,220	3,197	0	0	0	0	0	0	0	0	0 days	AA
21	0	2,600	2,899	2,877	0	0	0	0	0	0	0	0	0 days	AA

<b>UNITED TEACHER ASSOCIATES INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 880-8824</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,519	3,115	3,601	3,022	0	3,545	2,975	0	2,129	2,344	0	0	180 days	AA
02	3,086	3,816	4,411	3,702	0	4,343	3,645	0	2,608	2,871	0	0	180 days	AA
03	3,653	4,516	5,221	4,382	0	5,141	4,314	0	3,087	3,398	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Female, Age 80**

<b>UNITED WORLD LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-877-845-0892</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,494	1,797	0	0	0	2,165	1,937	0	0	0	0	0	0 days	AA
03	1,283	1,543	0	0	0	1,859	1,663	0	0	0	0	0	0 days	AA

<b>USAA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-531-8000</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,590	0	0	2,172	0	2,170	2,246	0	0	0	0	0	0 days	AA
03	1,354	0	0	1,876	0	1,868	1,922	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

## Northern California Individual Policy Rates For Male Age Under 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age Under 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age Under 65**

<b>ADMIRAL LIFE INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(877) 344-9784</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,710	2,154	2,351	2,176	2,195	2,386	2,192	0	0	0	0	0	0 days	AA
03	1,874	2,361	2,576	2,384	2,405	2,614	2,402	0	0	0	0	0	0 days	AA

<b>AETNA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-345-6022</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	2,047	1,975	0	0	0	2,352	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Male, Age Under 65*

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	3,017	3,219	3,235	0	0	2,653	0	0	0	2,594	1,149	0	0 days	AA
02	3,592	3,832	3,801	0	0	3,130	0	0	0	3,056	1,354	0	0 days	AA
03	0	0	0	0	0	1,120	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,319	0	0	0	0	0	0	0 days	AA

<b>BLUE CROSS OF CALIFORNIA</b>													<i>Customer Service Number</i> <b>1-800-333-3883</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	3,948	0	0	0	0	0	0	0	0	4,944	0	0	0 days	AA
02	0	0	2,460	0	0	2,892	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age Under 65**

**CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA**

*Customer Service Number*  
**1-800-248-2341**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
04	5,940	7,008	8,280	7,332	0	8,292	0	10,836	13,284	0	3,240	0	0 days	AA
05	5,256	6,372	7,320	6,492	0	7,332	0	8,928	10,104	0	3,132	0	0 days	AA
06	5,280	6,360	7,356	6,516	0	7,368	0	8,388	10,260	0	2,976	0	0 days	AA

**COMBINED INSURANCE COMPANY OF AMERICA**

*Customer Service Number*  
**800-544-5531**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,165	2,936	3,164	0	0	4,076	0	0	0	0	0	0	0 days	IA
05	2,242	3,085	3,303	4,260	0	4,260	0	0	0	0	0	0	0 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Male, Age Under 65*

<b>CONSECO INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 541-2254</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,285	0	0	2,821	0	3,175	2,690	0	0	0	0	0	0 days	AA
02	2,431	0	0	3,001	0	3,377	2,862	0	0	0	0	0	0 days	AA
03	2,601	0	0	3,212	0	3,614	3,062	0	0	0	0	0	0 days	AA

<b>CONTINENTAL GENERAL INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-880-8824 ext. 1431</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	10,121	9,354	11,687	0	0	10,394	0	0	0	0	0	0	0 days	AA
02	5,649	5,221	6,523			5,802	0	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	2,361	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,318	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.



*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age Under 65**

<b>GENWORTH LIFE AND ANNUITY INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(877) 825-9337</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,107	0	3,463	3,075	0	3,629	0	0	0	3,982	0	0	0 days	AA

<b>GENWORTH LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>877-825-9337</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,707	2,161	2,525	0	0	2,599	0	0	0	0	0	0	0 days	AA
03	1,805	2,285	2,670	0	0	2,748	0	0	0	0	0	0	0 days	AA

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	1,423	2,108	2,388	0	0	2,409	0	0	0	0	0	0	0 days	AA
06	1,220	1,808	2,047	0	0	2,065	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age Under 65**

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	2,232	0	3,252	0	0	3,468	2,772	4,740	0	0	0	0	0 days	AA
04	1,632	0	2,460	0	0	2,256	2,124	3,708	0	0	0	0	0 days	AA
07	1,800	0	2,712	0	0	2,916	2,340	4,080	0	0	0	0	0 days	AA

<b>HUMANA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-872-7294</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	4,752	5,016	5,808	0	0	5,856	0	0	0	0	2,760	4,008	90 days	AA
02	4,044	4,272	4,956	0	0	4,992	0	0	0	0	2,352	3,408	90 days	AA
03	3,372	3,552	4,128	0	0	4,152	0	0	0	0	1,956	2,844	90 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age Under 65**

<b>LINCOLN HERITAGE LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-287-7319</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,544	2,107	2,459	2,201	0	2,533	0	0	0	0	0	0	0 days	AA
04	1,287	1,756	2,049	1,834	0	2,111	0	0	0	0	0	0	0 days	AA

<b>MARQUETTE NATIONAL LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-934-1126</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,161	0	0	0	0	3,500	0	0	0	0	0	0	180 days	AA
02	2,161	0	0	0	0	3,675	0	0	0	0	0	0	180 days	AA
03	2,377	0	0	0	0	3,850	0	0	0	0	0	0	180 days	AA
04	2,506	0	0	0	0	4,060	0	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age Under 65**

<b>MENNONITE MUTUAL AID ASSOCIATION</b>													<i>Customer Service Number</i> <b>800-348-7468</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,554	0	0	0	2,517	2,864	0	0	0	0	0	1,810	0 days	IA
04	1,453	0	0	0	2,355	2,680	0	0	0	0	0	1,694	0 days	IA

  

<b>MUTUAL OF OMAHA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-316-0842</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	2,154	0	3,594	0	0	3,651	0	0	0	0	0	0	0 days	AA
03	1,849	0	3,086	0	0	3,134	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age Under 65**

**PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC.**

*Customer Service Number*  
**888-202-4340**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,616	0	4,440	0	0	4,536	3,876	0	0	4,452	0	0	0 days	AA
03	2,112	0	3,540	0	0	3,624	3,048	0	0	3,552	0	0	0 days	AA
04	1,788	0	3,084	0	0	3,156	2,640	0	0	3,096	0	0	0 days	AA
06	2,544	0	3,888	0	0	4,008	3,396	0	0	3,924	0	0	0 days	AA

**PENNSYLVANIA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-275-7366**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,948	2,764	3,053	0	0	3,294	0	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Male, Age Under 65*

PHYSICIANS LIFE INSURANCE COMPANY													Customer Service Number 1-800-228-9100	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
01	1,828	2,545	0	0	0	3,404	2,850	0	0	0	0	0	0 days	AA
02	2,117	2,947	0	0	0	3,941	3,300	0	0	0	0	0	0 days	AA
03	2,405	3,349	0	0	0	4,479	3,750	0	0	0	0	0	0 days	AA
04	3,271	4,555	0	0	0	6,091	5,100	0	0	0	0	0	0 days	AA
05	1,828	2,545	0	0	0	3,404	2,850	0	0	0	0	0	0 days	IA
06	2,117	2,947	0	0	0	3,941	3,300	0	0	0	0	0	0 days	IA
07	2,405	3,349	0	0	0	4,479	3,750	0	0	0	0	0	0 days	IA
08	3,271	4,555	0	0	0	6,091	5,100	0	0	0	0	0	0 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Male, Age Under 65*

<b>STANDARD LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>888-350-1488</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	2,538	3,183	3,662	3,161	2,987	3,131	3,177	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	480	0	0	0	0	0	0	0 days	AA
07	2,132	2,674	3,076	2,655	2,509	2,630	2,669	0	0	0	0	0	0 days	AA
08	0	0	0	0	0	403	0	0	0	0	0	0	0 days	AA
09	2,335	2,928	3,369	2,908	2,748	2,881	2,923	0	0	0	0	0	0 days	AA
10	0	0	0	0	0	442	0	0	0	0	0	0	0 days	AA

<b>STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>ntact Local State Farm Age</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,736	0	2,619	0	0	2,645	0	0	0	0	0	0	0 days	AA
02	1,806	0	2,724	0	0	2,751	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Male, Age Under 65*

UNITED AMERICAN INSURANCE COMPANY													Customer Service Number 1-800-331-2512	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
04	1,887	2,889	3,220	0	0	2,775	0	0	0	0	0	0	180 days	IA
05	0	0	0	0	0	1,010	0	0	0	0	0	0	180 days	IA
06	0	4,188	0	0	0	0	0	0	0	0	0	0	0 days	IA
07	1,698	2,600	2,899	0	0	2,497	0	0	0	0	0	0	180 days	IA
08	0	0	0	0	0	910	0	0	0	0	0	0	180 days	IA
09	0	3,589	0	0	0	0	0	0	0	0	0	0	0 days	IA
17	0	0	0	0	0	2,148	0	0	0	0	0	0	180 days	IA
18	0	0	0	0	0	1,933	0	0	0	0	0	0	180 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.



*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Male, Age Under 65*

<b>UNITED TEACHER ASSOCIATES INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 880-8824</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>				<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>	<i>Waiting Period</i>	<i>Rating Methodology</i>
01	3,166	4,155	5,002	0	0	4,924	0	0	2,935	3,232	0	0	180 days	AA
02	3,878	5,090	6,128	0	0	6,032	0	0	3,596	3,960	0	0	180 days	AA
03	4,591	6,025	7,253	0	0	7,140	0	0	4,256	4,687	0	0	180 days	AA

  

<b>UNITED WORLD LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-877-845-0892</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>				<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>	<i>Waiting Period</i>	<i>Rating Methodology</i>
02	1,813	2,180	0	0	0	2,627	0	0	0	0	0	0	0 days	AA
03	1,557	1,872	0	0	0	2,256	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
*Individual Policy Rates for Male, Age Under 65*

USAA LIFE INSURANCE COMPANY													Customer Service Number <b>1-800-531-8000</b>	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
01	982	0	0	1,344	0	1,340	1,390	0	0	0	0	0	0 days	AA
03	838	0	0	1,154	0	1,152	1,192	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

## Northern California Individual Policy Rates For Male Age 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
***Northern California Regions***  
***Individual Policy Rates for Male, Age 65***

<b>ADMIRAL LIFE INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(877) 344-9784</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	996	1,255	1,431	1,268	1,279	1,484	1,277	0	0	0	0	0	0 days	AA
03	1,092	1,375	1,568	1,389	1,402	1,626	1,399	0	0	0	0	0	0 days	AA

<b>AETNA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-345-6022</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,204	1,162	0	0	0	1,383	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 65**

BANKERS LIFE AND CASUALTY COMPANY													Customer Service Number (800) 621-3724				
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology			
	A	B	C	D	E	F	G	H	I	J	K	L					
	01	1,919	1,845	1,836	2,083	2,131	1,466	1,558	0	0	1,365	605			874	0 days	AA
	02	2,285	2,197	2,148	2,480	2,537	1,726	1,854	0	0	1,608	713			1,030	0 days	AA
	03	0	0	0	0	0	654	0	0	0	0	0			0	0 days	AA
	04	0	0	0	0	0	770	0	0	0	0	0			0	0 days	AA

BLUE CROSS OF CALIFORNIA													Customer Service Number 1-800-333-3883				
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology			
	A	B	C	D	E	F	G	H	I	J	K	L					
	05	1,104	0	1,284	0	0	1,380	0	0	1,356	1,740	0			0	60 days	AA
	09	0	0	0	0	0	324	0	0	0	0	0			0	60 days	AA
	10	0	0	0	0	0	384	0	0	0	0	0			0	60 days	AA
	11	0	0	0	0	0	540	0	0	0	0	0			0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 65**

**CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA**

*Customer Service Number*  
**1-800-248-2341**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
04	1,152	1,356	1,608	1,428	0	1,608	0	3,024	3,012	0	720	0	0 days	AA
05	1,020	1,236	1,416	1,260	0	1,428	0	2,628	2,796	0	648	0	0 days	AA
06	1,020	1,212	1,428	1,260	0	1,428	0	2,664	2,688	0	660	0	0 days	AA

**COMBINED INSURANCE COMPANY OF AMERICA**

*Customer Service Number*  
**800-544-5531**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,412	1,920	2,068	1,650	0	2,647	0	0	0	0	0	0	0 days	IA
02	0	0	0	0	0	712	0	0	0	0	0	0	0 days	AA
05	1,462	2,014	2,156	1,720	0	2,769	0	0	0	0	0	0	0 days	IA
06	0	0	0	0	0	742	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 65**

<b>CONSECO INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 541-2254</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,272	0	0	1,571	0	1,928	1,498	0	0	0	0	0	0 days	AA
02	1,353	0	0	1,672	0	2,051	1,593	0	0	0	0	0	0 days	AA
03	1,448	0	0	1,789	0	2,194	1,705	0	0	0	0	0	0 days	AA

<b>CONTINENTAL GENERAL INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-880-8824 ext. 1431</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	5,041	4,655	5,818	4,262	3,450	5,178	4,349	0	0	0	0	0	0 days	AA
02	2,814	2,598	3,247	2,379	1,925	2,890	2,427	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	1,177	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	657	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 65**

<b>GENWORTH LIFE AND ANNUITY INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(877) 825-9337</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,271	0	2,178	1,953	0	2,218	0	0	0	2,889	0	0	0 days	AA

<b>GENWORTH LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>877-825-9337</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,075	1,295	1,559	1,298	0	1,607	0	0	0	0	0	0	0 days	AA
03	1,137	1,369	1,649	1,373	0	1,699	0	0	0	0	0	0	0 days	AA

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	995	1,456	1,617	0	0	1,631	0	0	0	0	0	0	60 days	AA
03	853	1,247	1,387	0	0	1,398	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.



*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 65**

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,296	0	1,716	0	1,656	1,848	1,488	2,556	2,736	0	0	0	0 days	AA
04	948	0	1,308	0	1,248	1,344	1,152	2,004	2,136	0	0	0	0 days	AA
07	1,044	0	1,440	0	1,368	1,560	1,272	2,208	2,352	0	0	0	0 days	AA

<b>HUMANA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-872-7294</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,100	2,220	2,580	0	0	2,592	0	0	0	0	936	1,356	90 days	AA
02	1,800	1,896	2,196	0	0	2,208	0	0	0	0	804	1,164	90 days	AA
03	1,500	1,572	1,824	0	0	1,836	0	0	0	0	672	972	90 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 65**

**LINCOLN HERITAGE LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-800-287-7319**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,018	1,321	1,585	1,267	0	1,633	0	0	0	0	0	0	0 days	AA
04	848	1,101	1,321	1,139	0	1,361	0	0	0	0	0	0	0 days	AA

**MARQUETTE NATIONAL LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-934-1126**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,484	0	0	1,608	0	1,994	1,694	0	0	0	0	0	180 days	AA
02	1,484	0	0	1,688	0	2,094	1,778	0	0	0	0	0	180 days	AA
03	1,632	0	0	1,768	0	2,193	1,863	0	0	0	0	0	180 days	AA
04	1,721	0	0	1,865	0	2,313	1,964	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 65**

**MENNONITE MUTUAL AID ASSOCIATION**

*Customer Service Number*  
**800-348-7468**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,292	0	0	0	1,828	2,140	0	0	0	0	0	1,317	0 days	IA
04	1,209	0	0	0	1,710	2,002	0	0	0	0	0	1,232	0 days	IA

**MUTUAL OF OMAHA INSURANCE COMPANY**

*Customer Service Number*  
**1-800-316-0842**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,356	0	2,263	2,464	0	2,299	1,857	0	0	0	0	0	0 days	AA
03	1,164	0	1,943	2,116	0	1,974	1,594	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 65**

**PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC.**

*Customer Service Number*  
**888-202-4340**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,320	0	1,824	0	0	1,860	1,632	0	0	1,824	0	0	0 days	AA
03	1,056	0	1,428	0	0	1,512	1,344	0	0	1,488	0	0	0 days	AA
04	900	0	1,476	0	0	1,500	1,332	0	0	1,476	0	0	0 days	AA
06	1,272	0	1,488	0	0	1,512	1,344	0	0	1,488	0	0	0 days	AA

**PENNSYLVANIA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-275-7366**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,228	1,656	1,886	1,656	0	2,038	1,853	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 65**

**PHYSICIANS LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-800-228-9100**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,034	1,279	0	0	0	1,705	1,398	0	0	0	0	0	0 days	AA
02	1,197	1,480	0	0	0	1,975	1,619	0	0	0	0	0	0 days	AA
03	1,361	1,682	0	0	0	2,244	1,840	0	0	0	0	0	0 days	AA
04	1,850	2,288	0	0	0	3,052	2,502	0	0	0	0	0	0 days	AA
05	1,192	1,494	0	0	0	2,009	1,647	0	0	0	0	0	0 days	IA
06	1,379	1,730	0	0	0	2,326	1,907	0	0	0	0	0	0 days	IA
07	1,568	1,966	0	0	0	2,643	2,167	0	0	0	0	0	0 days	IA
08	2,132	2,674	0	0	0	3,595	2,947	0	0	0	0	0	0 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 65**

**STANDARD LIFE AND ACCIDENT INSURANCE COMPANY**

*Customer Service Number*  
**888-350-1488**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,528	1,916	2,205	1,903	1,799	1,885	1,913	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	289	0	0	0	0	0	0	0 days	AA
07	1,284	1,610	1,852	1,599	1,511	1,584	1,607	0	0	0	0	0	0 days	AA
08	0	0	0	0	0	243	0	0	0	0	0	0	0 days	AA
09	1,406	1,763	2,028	1,751	1,655	1,735	1,760	0	0	0	0	0	0 days	AA
10	0	0	0	0	0	266	0	0	0	0	0	0	0 days	AA

**STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY**

*Customer Service Number*  
**ntact Local State Farm Age**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,015	0	1,532	0	0	1,547	0	0	0	0	0	0	0 days	AA
02	1,056	0	1,593	0	0	1,609	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 65**

**UNITED AMERICAN INSURANCE COMPANY**

*Customer Service Number*  
**1-800-331-2512**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
12	1,475	0	0	0	0	2,560	2,282	0	0	0	0	0	60 days	IA
13	0	0	0	0	0	671	0	0	0	0	0	0	60 days	AA
14	1,327	0	0	0	0	2,303	2,054	0	0	0	0	0	60 days	IA
15	0	0	0	0	0	605	0	0	0	0	0	0	60 days	AA
20	0	2,000	2,177	2,135	0	0	0	0	0	0	0	0	0 days	AA
21	0	1,799	1,960	1,922	0	0	0	0	0	0	0	0	0 days	AA

**UNITED TEACHER ASSOCIATES INSURANCE COMPANY**

*Customer Service Number*  
**(800) 880-8824**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,957	2,353	2,686	2,234	0	2,645	2,200	0	1,540	1,696	0	0	180 days	AA
02	2,398	2,882	3,290	2,736	0	3,240	2,694	0	1,887	2,077	0	0	180 days	AA
03	2,838	3,411	3,894	3,239	0	3,835	3,189	0	2,233	2,459	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
***Northern California Regions***  
***Individual Policy Rates for Male, Age 65***

<b>UNITED WORLD LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-877-845-0892</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,191	1,432	0	0	0	1,726	1,544	0	0	0	0	0	0 days	AA
03	1,022	1,229	0	0	0	1,482	1,325	0	0	0	0	0	0 days	AA

<b>USAA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-531-8000</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	982	0	0	1,344	0	1,340	1,390	0	0	0	0	0	0 days	AA
03	838	0	0	1,154	0	1,152	1,192	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.



## Northern California Individual Policy Rates For Male Age 70

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 70. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
***Northern California Regions***  
***Individual Policy Rates for Male, Age 70***

**ADMIRAL LIFE INSURANCE COMPANY OF AMERICA**

*Customer Service Number*  
**(877) 344-9784**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,246	1,570	1,759	1,585	1,599	1,808	1,596	0	0	0	0	0	0 days	AA
03	1,366	1,720	1,927	1,737	1,752	1,981	1,749	0	0	0	0	0	0 days	AA

**AETNA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-345-6022**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,573	1,518	0	0	0	1,807	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 70**

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,180	2,179	2,168	2,498	2,533	1,781	1,918	0	0	1,684	746	1,078	0 days	AA
02	2,595	2,594	2,540	2,974	3,015	2,098	2,284	0	0	1,984	879	1,270	0 days	AA
03	0	0	0	0	0	780	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	919	0	0	0	0	0	0	0 days	AA

<b>BLUE CROSS OF CALIFORNIA</b>													<i>Customer Service Number</i> <b>1-800-333-3883</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	1,452	0	1,824	0	0	1,932	0	0	1,812	2,352	0	0	60 days	AA
09	0	0	0	0	0	456	0	0	0	0	0	0	60 days	AA
10	0	0	0	0	0	540	0	0	0	0	0	0	60 days	AA
11	0	0	0	0	0	732	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 70**

**CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA**

*Customer Service Number*  
**1-800-248-2341**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
04	1,572	1,860	2,196	1,944	0	2,268	0	3,924	3,720	0	984	0	0 days	AA
05	1,392	1,692	1,944	1,752	0	2,016	0	3,312	3,264	0	912	0	0 days	AA
06	1,404	1,656	1,956	1,728	0	2,028	0	3,360	3,192	0	900	0	0 days	AA

**COMBINED INSURANCE COMPANY OF AMERICA**

*Customer Service Number*  
**800-544-5531**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,486	2,036	2,193	1,650	0	2,809	0	0	0	0	0	0	0 days	IA
02	0	0	0	0	0	903	0	0	0	0	0	0	0 days	AA
05	1,542	2,137	2,287	1,720	0	2,935	0	0	0	0	0	0	0 days	IA
06	0	0	0	0	0	941	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 70**

<b>CONSECO INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 541-2254</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,387	0	0	1,713	0	2,064	1,634	0	0	0	0	0	0 days	AA
02	1,476	0	0	1,823	0	2,196	1,738	0	0	0	0	0	0 days	AA
03	1,579	0	0	1,950	0	2,349	1,859	0	0	0	0	0	0 days	AA

<b>CONTINENTAL GENERAL INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-880-8824 ext. 1431</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	6,101	5,636	7,050	5,156	4,174	6,269	5,272	0	0	0	0	0	0 days	AA
02	3,405	3,146	3,935	2,878	2,329	3,499	2,942	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	1,424	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	795	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 70**

<b>GENWORTH LIFE AND ANNUITY INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(877) 825-9337</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>						
01	1,390	0	2,398	2,170	0	2,451	0	0	0	3,128	0	0	0 days	AA

<b>GENWORTH LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>877-825-9337</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>						
02	1,268	1,537	1,825	1,544	0	1,882	0	0	0	0	0	0	0 days	AA
03	1,340	1,626	1,930	1,633	0	1,990	0	0	0	0	0	0	0 days	AA

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>						
02	1,300	1,761	1,923	0	0	1,935	0	0	0	0	0	0	60 days	AA
03	1,138	1,552	1,692	0	0	1,704	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 70**

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,452	0	1,956	0	1,860	2,112	1,704	2,892	3,156	0	0	0	0 days	AA
04	1,068	0	1,500	0	1,452	1,512	1,308	2,268	2,472	0	0	0	0 days	AA
07	1,176	0	1,656	0	1,596	1,788	1,440	2,496	2,724	0	0	0	0 days	AA

<b>HUMANA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-872-7294</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,944	2,052	2,376	0	0	2,400	0	0	0	0	1,128	1,644	90 days	AA
02	1,656	1,752	2,028	0	0	2,040	0	0	0	0	960	1,404	90 days	AA
03	1,380	1,464	1,692	0	0	1,704	0	0	0	0	804	1,164	90 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 70**

**LINCOLN HERITAGE LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-800-287-7319**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,147	1,499	1,778	1,552	0	1,834	0	0	0	0	0	0	0 days	AA
04	956	1,249	1,482	1,293	0	1,528	0	0	0	0	0	0	0 days	AA

**MARQUETTE NATIONAL LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-934-1126**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,835	0	0	2,028	0	2,426	2,136	0	0	0	0	0	180 days	AA
02	1,835	0	0	2,130	0	2,547	2,243	0	0	0	0	0	180 days	AA
03	2,018	0	0	2,231	0	2,668	2,350	0	0	0	0	0	180 days	AA
04	2,128	0	0	2,353	0	2,935	2,478	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.



*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 70**

**MENNONITE MUTUAL AID ASSOCIATION**

*Customer Service Number*  
**800-348-7468**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,443	0	0	0	2,114	2,432	0	0	0	0	0	1,505	0 days	IA
04	1,350	0	0	0	1,978	2,275	0	0	0	0	0	1,408	0 days	IA

**MUTUAL OF OMAHA INSURANCE COMPANY**

*Customer Service Number*  
**1-800-316-0842**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,608	0	2,684	2,922	0	2,726	2,201	0	0	0	0	0	0 days	AA
03	1,380	0	2,304	2,509	0	2,341	1,890	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 70**

**PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC.**

*Customer Service Number*  
**888-202-4340**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,656	0	2,352	0	0	2,388	2,112	0	0	2,340	0	0	0 days	AA
03	1,332	0	2,124	0	0	2,088	1,848	0	0	2,052	0	0	0 days	AA
04	1,116	0	1,920	0	0	1,968	1,728	0	0	1,932	0	0	0 days	AA
06	1,608	0	2,124	0	0	2,160	1,920	0	0	2,112	0	0	0 days	AA

**PENNSYLVANIA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-275-7366**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,448	1,967	2,206	1,970	0	2,384	2,185	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 70**

PHYSICIANS LIFE INSURANCE COMPANY													Customer Service Number 1-800-228-9100	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
01	1,225	1,522	0	0	0	2,042	1,673	0	0	0	0	0	0 days	AA
02	1,418	1,762	0	0	0	2,364	1,937	0	0	0	0	0	0 days	AA
03	1,611	2,002	0	0	0	2,687	2,201	0	0	0	0	0	0 days	AA
04	2,191	2,722	0	0	0	3,653	2,994	0	0	0	0	0	0 days	AA
05	1,332	1,655	0	0	0	2,257	1,850	0	0	0	0	0	0 days	IA
06	1,543	1,916	0	0	0	2,614	2,143	0	0	0	0	0	0 days	IA
07	1,753	2,177	0	0	0	2,970	2,435	0	0	0	0	0	0 days	IA
08	2,384	2,961	0	0	0	4,039	3,311	0	0	0	0	0	0 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 70**

<b>STANDARD LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>888-350-1488</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,586	1,988	2,287	1,975	1,866	1,956	1,984	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	300	0	0	0	0	0	0	0 days	AA
07	1,332	1,670	1,921	1,659	1,567	1,643	1,667	0	0	0	0	0	0 days	AA
08	0	0	0	0	0	252	0	0	0	0	0	0	0 days	AA
09	1,459	1,829	2,104	1,817	1,717	1,800	1,826	0	0	0	0	0	0 days	AA
10	0	0	0	0	0	276	0	0	0	0	0	0	0 days	AA

  

<b>STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>ntact Local State Farm Age</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,279	0	1,930	0	0	1,949	0	0	0	0	0	0	0 days	AA
02	1,331	0	2,007	0	0	2,027	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 70**

**UNITED AMERICAN INSURANCE COMPANY**

*Customer Service Number*  
**1-800-331-2512**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
12	1,555	0	0	0	0	2,727	2,436	0	0	0	0	0	60 days	IA
13	0	0	0	0	0	885	0	0	0	0	0	0	60 days	AA
14	1,399	0	0	0	0	2,454	2,192	0	0	0	0	0	60 days	IA
15	0	0	0	0	0	797	0	0	0	0	0	0	60 days	AA
20	0	2,647	2,876	2,841	0	0	0	0	0	0	0	0	0 days	AA
21	0	2,383	2,589	2,555	0	0	0	0	0	0	0	0	0 days	AA

**UNITED TEACHER ASSOCIATES INSURANCE COMPANY**

*Customer Service Number*  
**(800) 880-8824**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,220	2,676	3,064	2,549	0	3,018	2,511	0	1,827	2,011	0	0	180 days	AA
02	2,720	3,278	3,753	3,123	0	3,697	3,077	0	2,239	2,463	0	0	180 days	AA
03	3,219	3,880	4,442	3,697	0	4,376	3,642	0	2,650	2,916	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 70**

<b>UNITED WORLD LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-877-845-0892</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>						
02	1,353	1,628	0	0	0	1,961	1,755	0	0	0	0	0	0 days	AA
03	1,162	1,397	0	0	0	1,684	1,507	0	0	0	0	0	0 days	AA

<b>USAA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-531-8000</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>						
01	1,148	0	0	1,570	0	1,570	1,624	0	0	0	0	0	0 days	AA
03	980	0	0	1,354	0	1,348	1,392	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

## Northern California Individual Policy Rates For Male Age 75

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 75. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 75**

<b>ADMIRAL LIFE INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(877) 344-9784</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,456	1,835	2,029	1,853	1,869	2,078	1,866	0	0	0	0	0	0 days	AA
03	1,595	2,011	2,224	2,030	2,048	2,277	2,045	0	0	0	0	0	0 days	AA

<b>AETNA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-345-6022</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,926	1,859	0	0	0	2,213	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.



*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 75**

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,546	2,633	2,627	3,074	3,079	2,169	2,374	0	0	2,080	922	1,332	0 days	AA
02	3,031	3,135	3,081	3,660	3,666	2,557	2,826	0	0	2,450	1,086	1,569	0 days	AA
03	0	0	0	0	0	934	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,100	0	0	0	0	0	0	0 days	AA

<b>BLUE CROSS OF CALIFORNIA</b>													<i>Customer Service Number</i> <b>1-800-333-3883</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	1,824	0	2,352	0	0	2,484	0	0	2,316	2,964	0	0	60 days	AA
09	0	0	0	0	0	552	0	0	0	0	0	0	60 days	AA
10	0	0	0	0	0	660	0	0	0	0	0	0	60 days	AA
11	0	0	0	0	0	864	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 75**

**CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA**

*Customer Service Number*  
**1-800-248-2341**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
04	2,052	2,412	2,856	2,532	0	2,928	0	4,464	4,500	0	1,380	0	0 days	AA
05	1,812	2,196	2,520	2,280	0	2,604	0	3,936	4,032	0	1,332	0	0 days	AA
06	1,824	2,196	2,532	2,244	0	2,616	0	4,008	3,888	0	1,260	0	0 days	AA

**COMBINED INSURANCE COMPANY OF AMERICA**

*Customer Service Number*  
**800-544-5531**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,774	2,411	2,597	2,153	0	3,340	0	0	0	0	0	0	0 days	IA
02	0	0	0	0	0	1,109	0	0	0	0	0	0	0 days	AA
05	1,839	2,532	2,711	3,493	0	0	0	0	0	0	0	0	0 days	IA
06	0	0	0	0	0	1,156	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 75**

**CONSECO INSURANCE COMPANY**

*Customer Service Number*  
**(800) 541-2254**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,701	0	0	2,102	0	2,432	2,004	0	0	0	0	0	0 days	AA
02	1,810	0	0	2,236	0	2,587	2,132	0	0	0	0	0	0 days	AA
03	1,936	0	0	2,392	0	2,768	2,281	0	0	0	0	0	0 days	AA

**CONTINENTAL GENERAL INSURANCE COMPANY**

*Customer Service Number*  
**800-880-8824 ext. 1431**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	7,036	6,494	8,115	5,943	4,809	7,221	6,067	0	0	0	0	0	0 days	AA
02	3,927	3,625	4,529	3,317	2,684	4,030	3,386	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	1,640	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	915	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 75**

<b>GENWORTH LIFE AND ANNUITY INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(877) 825-9337</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,548	0	2,649	2,382	0	2,752	0	0	0	3,387	0	0	0 days	AA

<b>GENWORTH LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>877-825-9337</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,476	1,812	2,128	1,825	0	2,193	0	0	0	0	0	0	0 days	AA
03	1,560	1,916	2,250	1,930	0	2,319	0	0	0	0	0	0	0 days	AA

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,415	2,066	2,228	0	0	2,241	0	0	0	0	0	0	60 days	AA
03	1,214	1,790	1,992	0	0	2,006	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 75**

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,728	0	2,388	0	2,316	2,604	2,088	3,456	3,984	0	0	0	0 days	AA
04	1,260	0	1,836	0	1,800	1,800	1,572	2,760	3,036	0	0	0	0 days	AA
07	1,392	0	2,016	0	1,980	2,208	1,728	3,036	3,336	0	0	0	0 days	AA

<b>HUMANA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-872-7294</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,244	2,364	2,748	0	0	2,760	0	0	0	0	1,308	1,896	90 days	AA
02	1,908	2,016	2,340	0	0	2,352	0	0	0	0	1,116	1,608	90 days	AA
03	1,596	1,680	1,944	0	0	1,968	0	0	0	0	924	1,344	90 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 75**

**LINCOLN HERITAGE LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-800-287-7319**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,334	1,766	2,075	1,834	0	2,137	0	0	0	0	0	0	0 days	AA
04	1,112	1,472	1,729	1,528	0	1,781	0	0	0	0	0	0	0 days	AA

**MARQUETTE NATIONAL LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-934-1126**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,070	0	0	2,412	0	2,850	2,538	0	0	0	0	0	180 days	AA
02	2,070	0	0	2,533	0	2,992	2,665	0	0	0	0	0	180 days	AA
03	2,277	0	0	2,653	0	3,135	2,792	0	0	0	0	0	180 days	AA
04	2,401	0	0	2,798	0	3,448	2,945	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 75**

**MENNONITE MUTUAL AID ASSOCIATION**

*Customer Service Number*  
**800-348-7468**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,520	0	0	0	2,288	2,625	0	0	0	0	0	1,606	0 days	IA
04	1,422	0	0	0	2,140	2,456	0	0	0	0	0	1,502	0 days	IA

**MUTUAL OF OMAHA INSURANCE COMPANY**

*Customer Service Number*  
**1-800-316-0842**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,870	0	3,122	3,399	0	3,170	2,560	0	0	0	0	0	0 days	AA
03	1,606	0	2,680	2,918	0	2,722	2,198	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 75**

**PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC.**

*Customer Service Number*  
**888-202-4340**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,824	0	2,880	0	0	2,868	2,532	0	0	2,820	0	0	0 days	AA
03	1,476	0	2,508	0	0	2,568	2,280	0	0	2,520	0	0	0 days	AA
04	1,260	0	2,196	0	0	2,256	1,992	0	0	2,208	0	0	0 days	AA
06	1,776	0	2,520	0	0	2,568	2,268	0	0	2,520	0	0	0 days	AA

**PENNSYLVANIA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-275-7366**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,684	2,318	2,572	2,327	0	2,780	2,556	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.



*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 75**

**PHYSICIANS LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-800-228-9100**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,366	1,688	0	0	0	2,344	1,921	0	0	0	0	0	0 days	AA
02	1,582	1,955	0	0	0	2,714	2,225	0	0	0	0	0	0 days	AA
03	1,798	2,222	0	0	0	3,084	2,528	0	0	0	0	0	0 days	AA
04	2,445	3,021	0	0	0	4,194	3,439	0	0	0	0	0	0 days	AA
05	1,450	1,789	0	0	0	2,542	2,086	0	0	0	0	0	0 days	IA
06	1,679	2,072	0	0	0	2,944	2,415	0	0	0	0	0	0 days	IA
07	1,908	2,354	0	0	0	3,345	2,744	0	0	0	0	0	0 days	IA
08	2,595	3,202	0	0	0	4,549	3,732	0	0	0	0	0	0 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 75**

**STANDARD LIFE AND ACCIDENT INSURANCE COMPANY**

*Customer Service Number*  
**888-350-1488**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,853	2,323	2,673	2,307	2,180	2,285	2,319	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	351	0	0	0	0	0	0	0 days	AA
07	1,556	1,951	2,245	1,938	1,831	1,920	1,948	0	0	0	0	0	0 days	AA
08	0	0	0	0	0	294	0	0	0	0	0	0	0 days	AA
09	1,704	2,137	2,459	2,123	2,006	2,103	2,133	0	0	0	0	0	0 days	AA
10	0	0	0	0	0	322	0	0	0	0	0	0	0 days	AA

**STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY**

*Customer Service Number*  
**ntact Local State Farm Age**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,482	0	2,236	0	0	2,258	0	0	0	0	0	0	0 days	AA
02	1,542	0	2,325	0	0	2,349	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 75**

**UNITED AMERICAN INSURANCE COMPANY**

*Customer Service Number*  
**1-800-331-2512**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
12	1,555	0	0	0	0	2,775	2,480	0	0	0	0	0	60 days	IA
13	0	0	0	0	0	976	0	0	0	0	0	0	60 days	AA
14	1,399	0	0	0	0	2,497	2,232	0	0	0	0	0	60 days	IA
15	0	0	0	0	0	878	0	0	0	0	0	0	60 days	AA
20	0	2,860	3,131	3,105	0	0	0	0	0	0	0	0	0 days	AA
21	0	2,576	2,819	2,795	0	0	0	0	0	0	0	0	0 days	AA

**UNITED TEACHER ASSOCIATES INSURANCE COMPANY**

*Customer Service Number*  
**(800) 880-8824**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,623	3,198	3,678	2,842	0	3,623	3,024	0	2,124	2,339	0	0	180 days	AA
02	3,213	3,918	4,506	3,760	0	4,439	3,704	0	2,602	2,866	0	0	180 days	AA
03	3,804	4,637	5,334	4,451	0	5,254	4,384	0	3,080	3,392	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
***Northern California Regions***  
***Individual Policy Rates for Male, Age 75***

**UNITED WORLD LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-877-845-0892**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,575	1,894	0	0	0	2,282	2,041	0	0	0	0	0	0 days	AA
03	1,352	1,626	0	0	0	1,959	1,753	0	0	0	0	0	0 days	AA

**USAA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-800-531-8000**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,370	0	0	1,874	0	1,872	1,938	0	0	0	0	0	0 days	AA
03	1,168	0	0	1,618	0	1,610	1,658	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

## Northern California Individual Policy Rates For Male Age 80

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 80. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 80**

**ADMIRAL LIFE INSURANCE COMPANY OF AMERICA**

*Customer Service Number*  
**(877) 344-9784**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,604	2,021	2,219	2,041	2,058	2,247	2,055	0	0	0	0	0	0 days	AA
03	1,757	2,215	2,432	2,236	2,255	2,462	2,252	0	0	0	0	0	0 days	AA

**AETNA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-345-6022**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	2,047	1,975	0	0	0	2,352	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 80**

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	3,017	3,219	3,235	3,843	3,798	2,653	2,954	0	0	2,594	1,149	1,661	0 days	AA
02	3,592	3,832	3,801	4,575	4,522	3,130	3,517	0	0	3,056	1,354	1,956	0 days	AA
03	0	0	0	0	0	1,120	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,319	0	0	0	0	0	0	0 days	AA

<b>BLUE CROSS OF CALIFORNIA</b>													<i>Customer Service Number</i> <b>1-800-333-3883</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	1,824	0	2,388	0	0	2,508	0	0	2,400	3,000	0	0	60 days	AA
09	0	0	0	0	0	576	0	0	0	0	0	0	60 days	AA
10	0	0	0	0	0	708	0	0	0	0	0	0	60 days	AA
11	0	0	0	0	0	912	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 80**

**CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA**

*Customer Service Number*  
**1-800-248-2341**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
04	2,268	2,760	3,216	2,868	0	3,228	0	5,172	5,136	0	1,800	0	0 days	AA
05	2,076	2,532	2,940	2,616	0	2,952	0	4,608	4,716	0	1,740	0	0 days	AA
06	2,064	2,520	2,928	2,616	0	2,940	0	4,644	4,656	0	1,656	0	0 days	AA

**COMBINED INSURANCE COMPANY OF AMERICA**

*Customer Service Number*  
**800-544-5531**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,004	2,720	2,930	2,447	0	3,774	0	0	0	0	0	0	0 days	IA
02	0	0	0	0	0	1,301	0	0	0	0	0	0	0 days	AA
05	2,075	2,857	3,058	2,551	0	3,945	0	0	0	0	0	0	0 days	IA
06	0	0	0	0	0	1,356	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.



*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 80**

**CONSECO INSURANCE COMPANY**

*Customer Service Number*  
**(800) 541-2254**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,999	0	0	2,470	0	2,779	2,355	0	0	0	0	0	0 days	AA
02	2,127	0	0	2,627	0	2,957	2,505	0	0	0	0	0	0 days	AA
03	2,276	0	0	2,811	0	3,164	2,681	0	0	0	0	0	0 days	AA

**CONTINENTAL GENERAL INSURANCE COMPANY**

*Customer Service Number*  
**800-880-8824 ext. 1431**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	7,702	7,115	8,896	6,513	5,272	7,911	6,648	0	0	0	0	0	0 days	AA
02	4,299	3,971	4,965	3,635	2,942	4,415	3,710	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	1,798	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,004	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 80**

<b>GENWORTH LIFE AND ANNUITY INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(877) 825-9337</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,699	0	2,903	2,594	0	2,905	0	0	0	3,601	0	0	0 days	AA

<b>GENWORTH LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>877-825-9337</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,616	2,018	2,360	2,038	0	2,431	0	0	0	0	0	0	0 days	AA
03	1,709	2,134	2,496	2,156	0	2,570	0	0	0	0	0	0	0 days	AA

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,423	2,108	2,388	0	0	2,409	0	0	0	0	0	0	60 days	AA
03	1,220	1,808	2,047	0	0	2,065	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 80**

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,920	0	2,736	0	2,640	2,976	2,376	3,912	4,572	0	0	0	0 days	AA
04	1,404	0	2,100	0	2,052	1,992	1,788	3,144	3,516	0	0	0	0 days	AA
07	1,548	0	2,316	0	2,256	2,496	1,968	3,456	3,864	0	0	0	0 days	AA

<b>HUMANA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-872-7294</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,484	2,616	3,036	0	0	3,060	0	0	0	0	1,440	2,088	90 days	AA
02	2,112	2,232	2,592	0	0	2,604	0	0	0	0	1,224	1,788	90 days	AA
03	1,764	1,860	2,160	0	0	2,172	0	0	0	0	1,020	1,488	90 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 80**

**LINCOLN HERITAGE LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-800-287-7319**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,463	1,969	2,299	2,048	0	2,370	0	0	0	0	0	0	0 days	AA
04	1,219	1,641	1,916	1,707	0	1,975	0	0	0	0	0	0	0 days	AA

**MARQUETTE NATIONAL LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-934-1126**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,161	0	0	2,740	0	3,207	2,879	0	0	0	0	0	180 days	AA
02	2,161	0	0	2,877	0	3,367	3,023	0	0	0	0	0	180 days	AA
03	2,377	0	0	3,014	0	3,527	3,167	0	0	0	0	0	180 days	AA
04	2,506	0	0	3,178	0	3,880	3,340	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 80**

<b>MENNONITE MUTUAL AID ASSOCIATION</b>													<i>Customer Service Number</i> <b>800-348-7468</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,538	0	0	0	2,425	2,765	0	0	0	0	0	1,695	0 days	IA
04	1,438	0	0	0	2,269	2,587	0	0	0	0	0	1,586	0 days	IA

  

<b>MUTUAL OF OMAHA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-316-0842</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	2,154	0	3,594	3,914	0	3,651	2,949	0	0	0	0	0	0 days	AA
03	1,849	0	3,086	3,360	0	3,134	2,532	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 80**

**PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC.**

*Customer Service Number*  
**888-202-4340**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,932	0	3,084	0	0	3,144	2,796	0	0	3,084	0	0	0 days	AA
03	1,536	0	2,640	0	0	2,844	2,568	0	0	2,784	0	0	0 days	AA
04	1,308	0	2,472	0	0	2,544	2,244	0	0	2,496	0	0	0 days	AA
06	1,848	0	2,640	0	0	2,688	2,376	0	0	2,640	0	0	0 days	AA

**PENNSYLVANIA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-275-7366**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,847	2,580	2,855	2,599	0	3,082	2,832	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 80**

**PHYSICIANS LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-800-228-9100**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,491	1,885	0	0	0	2,667	2,187	0	0	0	0	0	0 days	AA
02	1,727	2,182	0	0	0	3,088	2,533	0	0	0	0	0	0 days	AA
03	1,962	2,480	0	0	0	3,509	2,878	0	0	0	0	0	0 days	AA
04	2,668	3,372	0	0	0	4,772	3,914	0	0	0	0	0	0 days	AA
05	1,566	1,981	0	0	0	2,870	2,354	0	0	0	0	0	0 days	IA
06	1,813	2,294	0	0	0	3,323	2,726	0	0	0	0	0	0 days	IA
07	2,060	2,606	0	0	0	3,776	3,098	0	0	0	0	0	0 days	IA
08	2,802	3,545	0	0	0	5,136	4,213	0	0	0	0	0	0 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 80**

**STANDARD LIFE AND ACCIDENT INSURANCE COMPANY**

*Customer Service Number*  
**888-350-1488**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	2,132	2,673	3,075	2,655	2,509	2,630	2,668	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	403	0	0	0	0	0	0	0 days	AA
07	1,791	2,245	2,583	2,230	2,107	2,209	2,241	0	0	0	0	0	0 days	AA
08	0	0	0	0	0	339	0	0	0	0	0	0	0 days	AA
09	1,961	2,459	2,829	2,442	2,308	2,419	2,455	0	0	0	0	0	0 days	AA
10	0	0	0	0	0	371	0	0	0	0	0	0	0 days	AA

**STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY**

*Customer Service Number*  
**ntact Local State Farm Age**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,665	0	2,512	0	0	2,537	0	0	0	0	0	0	0 days	AA
02	1,732	0	2,612	0	0	2,638	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.



*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Individual Policy Rates for Male, Age 80**

**UNITED AMERICAN INSURANCE COMPANY**

*Customer Service Number*  
**1-800-331-2512**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
12	1,555	0	0	0	0	2,775	2,480	0	0	0	0	0	60 days	IA
13	0	0	0	0	0	1,010	0	0	0	0	0	0	60 days	AA
14	1,399	0	0	0	0	2,497	2,232	0	0	0	0	0	60 days	IA
15	0	0	0	0	0	910	0	0	0	0	0	0	60 days	AA
20	0	2,889	3,220	3,197	0	0	0	0	0	0	0	0	0 days	AA
21	0	2,600	2,899	2,877	0	0	0	0	0	0	0	0	0 days	AA

**UNITED TEACHER ASSOCIATES INSURANCE COMPANY**

*Customer Service Number*  
**(800) 880-8824**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,897	3,582	4,140	3,476	0	4,078	3,423	0	2,446	2,694	0	0	180 days	AA
02	3,549	4,388	5,071	4,258	0	4,996	4,193	0	2,997	3,300	0	0	180 days	AA
03	4,201	5,194	6,003	5,040	0	5,913	4,963	0	3,547	3,906	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

*2008 Medicare Supplement Insurance Rates*  
***Northern California Regions***  
***Individual Policy Rates for Male, Age 80***

<b>UNITED WORLD LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-877-845-0892</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,717	2,065	0	0	0	2,489	2,226	0	0	0	0	0	0 days	AA
03	1,474	1,773	0	0	0	2,137	1,911	0	0	0	0	0	0 days	AA

<b>USAA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-531-8000</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,590	0	0	2,172	0	2,170	2,246	0	0	0	0	0	0 days	AA
03	1,354	0	0	1,876	0	1,868	1,922	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

## Northern California Region Descriptions and Company Notes For Individual Policies

The purpose of this section is to provide you with a description of each company's rating region, as well as, any of the company's notes and disclaimers regarding the rates posted.

**2008 Medicare Supplement Insurance Rates**  
**Northern California Regions**  
**Company Region Description and Rating Footnotes**  
**for Individual Policies**

**COMPANY** **Admiral Life Insurance Company of America**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
02	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 932-939 AND 950-961
03	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 919-925, 929-931 AND 940-949

**COMPANY** **Aetna Life Insurance Company**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
02	INDIVIDUAL POLICY PLAN RATES FOR: ALAMEDA, ALPINE, AMADOR, BUTTE, CALAVERAS, COLUSA, CONTRA COSTA, DEL NORTE, EL DORADO, FRESNO, GLENN, HUMBOLDT, IMPERIAL, INYO, KINGS, LAKE, LASSEN, MADERA, MARIN, MARIPOSA, MENDOCINO, MERCED, MODOC, MONO, MONTEREY, NAPA, NEVADA, PLACER, PLUMAS, SACRAMENTO, SAN JOAQUIN, SAN LUIS OBISPO, SAN MATEO, SANTA CLARA, SANTA CRUZ, SHASTA, SISKIYOU, SOLAN, SONOMA, STANISLAUS, SUTTER, TEHAMA, TRINITY TULARE, TUOLUMNE, YOLO AND YUBA.

**COMPANY** **Bankers Life and Casualty Company**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 920-921, 930-934, 936-944 & 949-961.
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-908, 910-919, 922-928, 935 & 945-948.
03	HIGH DEDUCTIBLE PLAN "F". INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 920-921, 930-934, 936-944 & 949-961. Sold under form "GR-A06FH". CONTACT COMPANY FOR MORE DETAILS.
04	HIGH DEDUCTIBLE PLAN "F". INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-908, 910-919, 922-928, 935 & 945-948. Sold under form "GR-A16FH" CONTACT COMPANY FOR MORE DETAILS.

**\*REGION NUMBER: This is the geographical region that applies to the rate reported.**

*Northern California Regions*

**2008 Medicare Supplement Insurance Rates**  
**Northern California Regions**  
**Company Region Description and Rating Footnotes**  
**for Individual Policies**

**COMPANY** **Blue Cross of California**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the Blue Cross Pre-65 Plans A & J All areas of California
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the Blue Cross Pre-65 Plans C & F AVAILABLE IN THE FOLLOWING AREAS: Area 1 Counties: Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo and Yuba. Area 2 Counties: Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma and Stanislaus. Area 3 Counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Barbara, Santa Clara
05	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the Blue Cross Standard Plan A, Senior Classic C, F, I & J. AVAILABLE IN THE FOLLOWING AREAS: Area 1 Counties: Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo and Yuba. Area 2 Counties: Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma and Stanislaus. Area 3 Counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Barbara, Santa Clara
09	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the SmartChoice Plan (a High Deductible version of the Classic F Plan) AVAILABLE IN THE FOLLOWING AREAS: Area 1 Counties: Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo and Yuba. Area 2 Counties: Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma and Stanislaus. Area 3 Counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Barbara, Santa Clara
10	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the SmartChoice Plan (a High Deductible version of the Classic F Plan) Area 4 Counties: Orange Area 5 Counties: Los Angeles Area 6 Counties: Riverside, San Bernardino, San Diego and Los Angeles (includes the following ZIP codes) 91702, 91703, 91706, 91714-91716, 91721-91724, 91731-91735, 91740, 91744-91749, 91754, 91756, 91770-91772, 91774-91776, 91778, 91780, 91788-91793, 91795, 91798, 91799, 93510, 93532, 93534-93536, 93539, 93543, 93544, 93550-93553, 93536, 93584, 93586, 93590 and 93591.

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*Northern California Regions*

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- 11 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the SmartChoice Preferred Plan (a High Deductible version of the Classic F Plan, including; additional benefits not included with the SmartChoice Plan).  
 AVAILABLE IN THE FOLLOWING AREAS:  
 Area 1 Counties: Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo and Yuba.  
 Area 2 Counties: Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma and Stanislaus.  
 Area 3 Counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Barbara, Santa Clara

**COMPANY** **California Physicians' Service dba Blue Shield of California**

<i>Region Number</i>	<i>Region Description &amp; Company's Notes</i>
04	INDIVIDUAL POLICY RATES FOR THE FOLLOWING COUNTIES: KERN, SANTA BARBARA & VENTURA
05	INDIVIDUAL POLICY RATES FOR THE FOLLOWING COUNTIES: SAN JOAQUIN, SONOMA & STANISLAUS
06	INDIVIDUAL POLICY RATES FOR THE FOLLOWING COUNTIES: ALAMEDA, ALPINE, AMADOR, BUTTE, CALAVERAS, COLUSA, CONTRA COSTA, DEL NORTE, EL DORADO, FRESNO, GLENN, HUMBOLDT, IMPERIAL, INYO, KINGS, LAKE, LASSEN, MADERA, MARIN, MARIPOSA, MENDOCINO, MERCED, MODOC, MONO, MONTEREY, NAPA, NEVADA, PLACER, PLUMAS, SACRAMENTO, SAN BENITO, SAN FRANCISCO, SAN LUIS OBISPO, SAN MATEO, SANTA CLARA, SANTA CRUZ, SHASTA, SIERRA, SISKIYOU, SOLANO, SUTTER, TEHAMA, TRINITY, TULARE, TUOLUMNE, YOLO, AND YUBA.

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**COMPANY** **Combined Insurance Company of America**

<i>Region Number</i>	<i>Region Description &amp; Company's Notes</i>
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-922, 929, 931-939, 950-955 & 959-962.
02	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-922, 929, 931-939, 950-955 & 959-962.
05	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 920-921, 923-928, 930, 940-949 & 956-958.
06	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 920-921, 923-928, 930, 940-949 & 956-958.

**COMPANY** **CONSECO INSURANCE COMPANY**

<i>Region Number</i>	<i>Region Description &amp; Company's Notes</i>
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 931, 934, 936-941, 950, 951, 955 & 960.
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 932, 942, 952-954, 956-959 & 961.
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919, 920, 922-925, 929 & 943-949.

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**COMPANY** **Continental General Insurance Company**

<i>Region Number</i>	<i>Region Description &amp; Company's Notes</i>
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-930, 940-941, 943-948 & 950-951.
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 931-939, 942, 949 & 952-961.
03	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-930, 940-941, 943-948 & 950-951.
04	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 931-939, 942, 949 & 952-961.

**COMPANY** **Genworth Life and Annuity Insurance Company**

<i>Region Number</i>	<i>Region Description &amp; Company's Notes</i>
01	INDIVIDUAL POLICY RATES ARE AVAILABLE TO ALL AREAS STATEWIDE.

**COMPANY** **Genworth Life Insurance Company**

<i>Region Number</i>	<i>Region Description &amp; Company's Notes</i>
02	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 932-939 and 950-961.
03	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 919-925, 929-931 and 940-949

**\*REGION NUMBER:** *This is the geographical region that applies to the rate reported.*



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**COMPANY** **Globe Life and Accident Insurance Company**

<i>Region Number</i>	<i>Region Description &amp; Company's Notes</i>
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 940-941, 943-948 & 950-951
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-962
05	AVAILABLE DURING OPEN ENROLLMENT ONLY. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 940-941, 943-948 & 950-951 CONTACT COMPANY FOR MORE DETAILS.
06	AVAILABLE DURING OPEN ENROLLMENT ONLY. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-962 CONTACT COMPANY FOR MORE DETAILS.

**COMPANY** **Health Net Life Insurance Company**

<i>Region Number</i>	<i>Region Description &amp; Company's Notes</i>
03	INDIVIDUAL POLICY PLAN RATES FOR THE FOLLOWING COUNTIES: Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo and Solano.
04	INDIVIDUAL POLICY PLAN RATES FOR THE FOLLOWING COUNTIES: Alpine, Amador, Butte, Colusa, Del Norte, El Dorado, Glenn, Imperial, Kern , Kings, Lassen, Madera, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Nevada, Plumas, Sacramento, San Louis Obispo, Santa Barbara, Santa Cruz, Shasta, Stanislaus, Sutter, Trinity, Tulare, Tuolumne, Yolo and Yuba.
07	INDIVIDUAL POLICY PLAN RATES FOR THE FOLLOWING COUNTIES: Calaveras, Fresno, Humboldt, Inyo, Lake, Placer, San Benito, San Joaquin, Santa Clara, Sierra, Siskiyou, Sonoma and Tehama.

**\*REGION NUMBER: This is the geographical region that applies to the rate reported.**

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**COMPANY** *Humana Insurance Company*

**Region Number**

**Region Description & Company's Notes**

- 01 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-91306, 91308-91316, 91321-91357, 91363-91376, 91380-91618, 91702-91706, 91711-91724, 91731-91735, 31740-31741, 91744-91750, 91754-91756, 91765-91780, 91788-91797, 91799-91899, 926-92663, 92673-92859, 92861-92871, 92885-92899, 93242, 93510, 93532-93539, 93543-93544, 93550-93553, 93563, 93584-93591, 93599, 94503-94509, 94511, 94513-94531, 94547-94549, 94553, 94556, 94558-94559, 94561-94565, 94567, 94569-94570, 94572-94576, 94581-94583, 94595-94599, 94708, 948-94850, 95422-95424, 95426, 95435, 95443, 95451, 95453, 95457-95458, 95461-95464, 95485, 95493, 96001-96003, 96007-96008, 96011-96013, 96016-96017, 96028, 96033, 96040, 96047, 96049, 96051, 96059, 96062, 96065, 96069-96073, 96076, 96079, 96084, 96087-96089, 96095-96096, 96099 & 96120.
- 02 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 91307, 91319-91320, 91358-91362, 91377, 91701, 91708-91710, 91729-91730, 91737-91739, 91743, 91752, 91758-91764, 91784-91786, 91798, 919-92220, 92223-92226, 92230, 92234-92242, 92252-92256, 92258, 92260-92264, 92267-92270, 92275-92280, 92282, 92284-92327, 92329-92382, 92385-92386, 92391-92599, 92672, 92860, 92877-92883, 930-93012, 93015-93066, 93093-93094, 93203, 93205-93206, 93215-93216, 93220, 93222, 93224-93226, 93238, 93240-93241, 93249-93252, 93255, 93263, 93268, 93276, 93280, 93283-93285, 93287-93290, 933-93390, 93426, 93450-93451, 935-93505, 93516, 93518-93524, 93527-93528, 93531, 93554-93562, 93581, 93592-93596, 939-93962, 94501-94502, 94536-94546, 94550-94552, 94555, 94557, 94560, 94566, 94568, 94577-94580, 94586-94588, 946-94707, 94709-94720, 94901-94920, 94924-94925, 94929-94930, 94933-94950, 94952, 94956-94971, 94773-94974, 94976-94998, 95004, 95012, 95023-95024, 95039, 95043, 95045, 95075, 95221-95226, 95228-95229, 95232-95233, 95245-95252, 95254-95257, 95527, 95552, 95563, 95595, 95692, 95901-95903, 95915, 95918-95919, 95923, 95925, 95934-95935, 95947, 95956, 95967-95962, 95971-95972, 95980-95981, 95983-95984, 96010, 96020, 96024, 96041, 96046, 96048, 96052, 96091, 96093, 96103, 96105-96106, 96114, 96122, 96129, 96135 & 96137.
- 03 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 92222, 92227, 92231-92233, 92243-92251, 92257, 92259, 92266, 92273-92274, 92281, 92283, 92328, 92384, 92389, 93013-93014, 93067, 931-93202, 93204, 93207-93212, 93218-93219, 93221, 93223, 93227-93237, 93239, 93242, 93244-93247, 93254, 93256-93262, 93265-93267, 93270-93275, 93277-93279, 93283, 93259, 93291-93292, 93401-93424, 93427-93449, 93452-93483, 93512-93515, 93517, 93526, 93529-93530, 93541-93542, 93545-93549, 936-93888, 940-94497, 94510, 94512, 94533-94535, 94571, 94585, 94589-94592, 94922-94923, 94926-94928, 94931, 94951, 94953-94955, 94972, 94975, 94999, 95003, 95005-95011, 95013-95021, 95026-95038, 95041-95042, 95044, 95046-95073, 95076-95220, 95227, 95230, 95231, 95234-95242, 95253, 95258-95421, 95425, 95427-95433, 95436-95442, 95444, 95450, 95452, 95454-95456, 95459-95460, 95462-95463, 95465-95482, 95486-95492, 95494-95526, 95528-95551, 95553-95562, 95564-95589, 956-95691, 95693-95899, 95910-95914, 95916-95917, 95920-95922, 95924, 95926-95932, 95936-95946, 95948-95955, 95957-95960, 95963-95970, 95973-95979, 95982, 95986-95993, 96006, 96009, 96014-96015, 96021-96023, 96025-96027, 96029-96032, 96034-96039, 96044, 96050, 96053-96058, 96061, 96063-96064, 96067-96068, 96074-96075, 96078, 96080, 96085-96086, 96090, 96092, 96094, 96097, 96101, 96107-96113, 96115-96119, 96121, 96123-96128, 96130-96134, 96136 & 96140-96162.

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**COMPANY** **Lincoln Heritage Life Insurance Company**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 926-931 AND 940-949
04	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 934, 936-939 AND 945-962

**COMPANY** **Marquette National Life Insurance Company**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
01	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODES RANGES: 936, 937, 938 AND 955-958
02	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 932, 933, 940, 941, 943, 944, 950-953, 959 AND 961
03	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 919-922, 931, 934, 939, 945-947 AND 954
04	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 948, 949 AND 960

**COMPANY** **Mennonite Mutual Aid Association**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-923, 929-935, 938-953, 959-961 Mennonite Mutual Aid Association is a fraternal benefit society. As such, its policies are available only to persons eligible for membership in the Association.
04	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 954-958 Mennonite Mutual Aid Association is a fraternal benefit society. As such, its policies are available only to persons eligible for membership in the Association.

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**COMPANY** **Mutual of Omaha Insurance Company**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
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02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-925, 930, 931 & 940-949.
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03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 932-939 & 950-961.
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**COMPANY** **PacifiCare Life and Health Insurance Company, Inc.**

**Region Number**

**Region Description & Company's Notes**

- 01 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-905, 90601, 90602, 90603, 90604, 90605, 90606, 90607, 90608, 90609, 90610, 90612, 90637, 90638, 90639, 90640, 90650, 90651, 90652, 90659, 90660, 90661, 90662, 90665, 90670, 90671, 90701, 90702, 90703, 90704, 90706, 90707, 90710, 90711, 90712, 90713, 90714, 90715, 90716, 90717, 90723, 90731, 90732, 90733, 90734, 90744, 90745, 90746, 90747, 90748, 90749, 90755, 908, 910-916, 91702, 91706, 91711, 91714, 91715, 91716, 91722, 91723, 91724, 91731, 91732, 91733, 91734, 91735, 91740, 91741, 91744, 91745, 91746, 91747, 91748, 91749, 91750, 91754, 91755, 91756, 91759, 91765, 91766, 91767, 91768, 91769, 91770, 91771, 91772, 91773, 91775, 91776, 91778, 91780, 91788, 91789, 91790, 91791, 91792, 91793, 91795, 91797, 91799, 918, 93001, 93002, 93003, 93004, 93005, 93006, 93007, 93009, 93010, 93011, 93012, 93015, 93016, 93020, 93021, 93022, 93023, 93024, 93030, 93031, 93032, 93033, 93034, 93035, 93036, 93040, 93041, 93042, 93043, 93044, 93060, 93061, 93062, 93063, 93064, 93065, 93066, 93093, 93094, 93099, 93203, 93205, 93206, 93215, 93216, 93220, 93222, 93224, 93225, 93226, 93238, 93240, 93241, 93243, 93249, 93250, 93251, 93252, 93255, 93263, 93268, 93276, 93280, 93283, 93285, 93287, 933, 93501, 93502, 93504, 93505, 93510, 93516, 93518, 93519, 93523, 93524, 93527, 93528, 93531, 93532, 93534, 93535, 93536, 93539, 93543, 93544, 93550, 93551, 93552, 93553, 93554, 93555, 93556, 93560, 93561, 93563, 93581, 93584, 93586, 93590, 93591, 93596 and 93599.
- 03 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 93512, 93517, 93529, 93541, 93546, 942, 95221, 95222, 95223, 95224, 95225, 95226, 95228, 95229, 95232, 95233, 95245, 95246, 95247, 95248, 95249, 95250, 95251, 95252, 95254, 95255, 95257, 95305, 95307, 95309, 95310, 95313, 95314, 95316, 95319, 95321, 95323, 95326, 95327, 95328, 95329, 95335, 95346, 95347, 95350, 95351, 95352, 95353, 95354, 95355, 95356, 95357, 95358, 95360, 95361, 95363, 95364, 95367, 95368, 95370, 95372, 95373, 95375, 95379, 95380, 95381, 95382, 95383, 95386, 95387, 95397, 95422, 95423, 95424, 95426, 95435, 95443, 95451, 95453, 95457, 95458, 95461, 95464, 95485, 95493, 95501, 95502, 95503, 95511, 95514, 95518, 95519, 95521, 95524, 95525, 95526, 95527, 95528, 95531, 95532, 95534, 95536, 95537, 95538, 95540, 95542, 95543, 95545, 95546, 95547, 95548, 95549, 95550, 95551, 95552, 95553, 95554, 95555, 95556, 95558, 95559, 95560, 95562, 95563, 95564, 95565, 95567, 95568, 95569, 95570, 95571, 95573, 95589, 95595, 95601, 95602, 95603, 95604, 95605, 95606, 95607, 95608, 95609, 95610, 95611, 95612, 95613, 95614, 95615, 95616, 95617, 95618, 95619, 95621, 95623, 95624, 95626, 95627, 95628, 95629, 95630, 95631, 95632, 95633, 95634, 95635, 95636, 95637, 95638, 95639, 95640, 95641, 95642, 95644, 95645, 95646, 95648, 95650, 95651, 95652, 95653, 95654, 95655, 95656, 95658, 95659, 95660, 95661, 95662, 95663, 95664, 95665, 95666, 95667, 95668, 95669, 95670, 95671, 95672, 95673, 95674, 95675, 95676, 95677, 95678, 95679, 95680, 95681, 95682, 95683, 95684, 95685, 95689, 95690, 95691, 95692, 95693, 95694, 95695, 95697, 95698, 95699 and 957-961.
- 04 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 92328, 92384, 92389, 93201, 93202, 93204, 93207, 93208, 93210, 93212, 93218, 93219, 93221, 93223, 93227, 93230, 93232, 93234, 93235, 93237, 93239, 93242, 93244, 93245, 93246, 93247, 93256, 93257, 93258, 93260, 93261, 93262, 93265, 93266, 93267, 93270, 93271, 93272, 93274, 93275, 93277, 93278, 93279, 93282, 93286, 93290, 93291, 93292, 93426, 93450, 93513, 93514, 93515, 93522, 93526, 93530, 93542, 93545, 93549, 936-939, 95004, 95012, 95023, 95024, 95039, 95043, 95045, 95075, 95301, 95303, 95306, 95311, 95312, 95315, 95317, 95318, 95322, 95324, 95325, 95333, 95334, 95338, 95340, 95341, 95342, 95343, 95344, 95345, 95348, 95365, 95369, 95374, 95388 and 95389.

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06 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 940-941, 943-949, 95001, 95002, 95003, 95005, 95006, 95007, 95008, 95009, 95010, 95011, 95013, 95014, 95015, 95017, 95018, 95019, 95020, 95021, 95026, 95030, 95031, 95032, 95033, 95035, 95036, 95037, 95038, 95041, 95042, 95044, 95046, 95050, 95051, 95052, 95053, 95054, 95055, 95056, 95060, 95061, 95062, 95063, 95064, 95065, 95066, 95067, 95070, 95071, 95073, 95076, 95077, 951, 95201, 95202, 95203, 95204, 95205, 95206, 95207, 95208, 95209, 95210, 95211, 95212, 95213, 95215, 95219, 95220, 95227, 95230, 95231, 95234, 95236, 95237, 95240, 95241, 95242, 95253, 95258, 95267, 95269, 95290, 95296, 95297, 95298, 95304, 95320, 95330, 95336, 95337, 95366, 95376, 95377, 95378, 95385, 95391, 95401, 95402, 95403, 95404, 95405, 95406, 95407, 95408, 95409, 95410, 95412, 95415, 95416, 95417, 95418, 95419, 95420, 95421, 95425, 95427, 95428, 95429, 95430, 95431, 95432, 95433, 95436, 95437, 95439, 95441, 95442, 95444, 95445, 95446, 95448, 95449, 95450, 95452, 95454, 95456, 95459, 95460, 95462, 95463, 95465, 95466, 95468, 95469, 95470, 95471, 95472, 95473, 95476, 95480, 95481, 95482, 95486, 95487, 95488, 95490, 95492, 95494, 95497, 95585, 95587, 95620, 95625, 95686, 95687, 95688 and 95696.

**COMPANY** **Pennsylvania Life Insurance Company**

**Region Number**

**Region Description & Company's Notes**

01 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 934 & 936-961.

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported.

Northern California Regions

**2008 Medicare Supplement Insurance Rates**  
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**COMPANY** **Physicians Life Insurance Company**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 942, 955-958 CONTACT COMPANY FOR MORE DETAILS.
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 930-932, 934, 936-939, 950-952, 959-961 CONTACT COMPANY FOR MORE DETAILS.
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 922-925, 933, 935, 945-949, 953-954 CONTACT COMPANY FOR MORE DETAILS.
04	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-908, 910-921, 926-928, 940-941, 943-944 CONTACT COMPANY FOR MORE DETAILS.
05	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 942, 955-958 CONTACT COMPANY FOR MORE DETAILS.
06	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 930-932, 934, 936-939, 950-952, 959-961 CONTACT COMPANY FOR MORE DETAILS.
07	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 922-925, 933, 935, 945-949, 953-954 CONTACT COMPANY FOR MORE DETAILS.
08	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-908, 910-921, 926-928, 940-941, 943-944 CONTACT COMPANY FOR MORE DETAILS.

**\*REGION NUMBER: This is the geographical region that applies to the rate reported.**

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**Company Region Description and Rating Footnotes**  
**for Individual Policies**

**COMPANY** **Standard Life and Accident Insurance Company**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-921 & 945-948.
04	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-921 & 945-948
07	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 931, 932, 934, 936-939, 942, 943, 950, 951 & 954-961
08	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 931, 932, 934, 936-939, 942, 943, 950, 951 & 954-961
09	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 940, 941, 949, 952 & 953
10	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 940, 941, 949, 952 & 953

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported.



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*2008 Medicare Supplement Insurance Rates*  
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*Company Region Description and Rating Footnotes*  
*for Individual Policies*

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<b>COMPANY</b>	<b>State Farm Mutual Automobile Insurance Company</b>
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**Region Number**

**Region Description & Company's Notes**

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01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 95700-96200
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**\*REGION NUMBER:** *This is the geographical region that applies to the rate reported.*

**2008 Medicare Supplement Insurance Rates**  
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**Company Region Description and Rating Footnotes**  
**for Individual Policies**

02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 91319, 91320, 91358, 91359, 91360, 91361, 91362, 91377, 91701, 91701, 91708, 91709, 91710, 91729, 91730, 91737, 91737, 91739, 91743, 91752, 91758, 91761, 91762, 91763, 91764, 91784, 91785, 91786, 91798, 91901, 91902, 91903, 91905, 91906, 91908, 91909, 91910, 91911, 91912, 91913, 91914, 91915, 91916, 91917, 91921, 91931, 91932, 91933, 91934, 91935, 91941, 91942, 91943, 91944, 91945, 91946, 91947, 91948, 91950, 91951, 91962, 91963, 91976, 91977, 91978, 91979, 91980, 91987, 91990, 92003, 92004, 92007, 92008, 92009, 92013, 92014, 92018, 92019, 92020, 92021, 92022, 92023, 92024, 92025, 92026, 92027, 92028, 92029, 92030, 92033, 92036, 92037, 92038, 92039, 92040, 92046, 92049, 92051, 92052, 92054, 92055, 92056, 92057, 92058, 92059, 92060, 92061, 92064, 92065, 92066, 92067, 92068, 92069, 92070, 92071, 92072, 92074, 92075, 92078, 92079, 92082, 92083, 92084, 92085, 92086, 92088, 92090, 92091, 92092, 92093, 92096, 92101, 92102, 92103, 92104, 92105, 92106, 92107, 92108, 92108, 92109, 92110, 92111, 92112, 92113, 92114, 92115, 92116, 92117, 92118, 92119, 92120, 92121, 92122, 92123, 92124, 92126, 92127, 92128, 92129, 92130, 92131, 92132, 92133, 92134, 92135, 92136, 92137, 92138, 92139, 92140, 92142, 92143, 92145, 92147, 92149, 92150, 92152, 92153, 92154, 92155, 92158, 92159, 92160, 92161, 92162, 92163, 92164, 92165, 92166, 92167, 92168, 92169, 92170, 92171, 92172, 92173, 92174, 92175, 92176, 92177, 92178, 92179, 92182, 92184, 92186, 92187, 92190, 92191, 92192, 92193, 92194, 92195, 92196, 92197, 92198, 92199, 92201, 92202, 92203, 92210, 92211, 92220, 92222, 92223, 92225, 92226, 92227, 92230, 92231, 92232, 92233, 92234, 92235, 92236, 92239, 92240, 92241, 92242, 92243, 92244, 92249, 92250, 92251, 92252, 92253, 92254, 92255, 92256, 92257, 92258, 92259, 92260, 92261, 92262, 92263, 92264, 92266, 92267, 92268, 92270, 92273, 92274, 92275, 92276, 92277, 92278, 92280, 92281, 92282, 92283, 92284, 92285, 92286, 92292, 92301, 92304, 92305, 92307, 92308, 92309, 92310, 92311, 92312, 92313, 92314, 92315, 92316, 92317, 92318, 92320, 92321, 92322, 92323, 92324, 92325, 92326, 92327, 92329, 92332, 92333, 92334, 92335, 92336, 92337, 92338, 92339, 92340, 92341, 92342, 92345, 92346, 92347, 92350, 92352, 92354, 92356, 92357, 92358, 92359, 92363, 92364, 92365, 92366, 92368, 92369, 92371, 92372, 92373, 92374, 92375, 92376, 92377, 92378, 92382, 92385, 92386, 92391, 92392, 92393, 92394, 92397, 92398, 92399, 92401, 92402, 92403, 92404, 92405, 92406, 92407, 92408, 92410, 92411, 92412, 92413, 92414, 92415, 92418, 92420, 92423, 92424, 92427, 92501, 92502, 92503, 92504, 92505, 92506, 92507, 92508, 92509, 92513, 92514, 92515, 92516, 92517, 92518, 92519, 92521, 92522, 92530, 92531, 92532, 92536, 92539, 92543, 92544, 92545, 92546, 92548, 92549, 92551, 92552, 92553, 92554, 92555, 92556, 92557, 92561, 92562, 92563, 92564, 92567, 92570, 92571, 92572, 92581, 92582, 92583, 92584, 92585, 92586, 92587, 92589, 92590, 92591, 92592, 92593, 92595, 92596, 92599, 92860, 92877, 92878, 92879, 92880, 92881, 92882, 92883, 93001, 93002, 93003, 93004, 93005, 93006, 93007, 93009, 93010, 93011, 93012, 93015, 93016, 93020, 93021, 93022, 93023, 93024, 93030, 93031, 93032, 93033, 93034, 93035, 93040, 93041, 93042, 93043, 93044, 93060, 93061, 93062, 93063, 93064, 93065, 93066, 93093, 93094, 93099, 93558, 93562, 93592, 94002, 94003, 94005, 94010, 94011, 94012, 94013, 94014, 94015, 94016, 94017, 94018, 94019, 94020, 94021, 94025, 94026, 94027, 94028, 94029, 94030, 94031, 94037, 94038, 94044, 94045, 94059, 94060, 94061, 94062, 94063, 94064, 94065, 94066, 94067, 94070, 94071, 94074, 94080, 94083, 94096, 94098, 94099, 94101, 94102, 94103, 94104, 94105, 94106, 94107, 94108, 94109, 94110, 94111, 94112, 94114, 94115, 94116, 94117, 94118, 94119, 94120, 94121, 94122, 94123, 94124, 94125, 94126, 94127, 94128, 94129, 94130, 94131, 94132, 94133, 94134, 94135, 94136, 94137, 94138, 94139, 94140, 94141, 94142, 94143, 94144, 94145, 94146, 94147, 94150, 94151, 94152, 94153, 94154, 94155, 94156, 94157, 94159, 94160, 94161, 94162, 94163, 94164, 94165, 94166, 94167, 94168, 94169, 94170, 94171, 94172, 94175, 94177, 94188, 94307, 94308, 94401, 94402, 94403, 94404, 94405, 94406, 94407, 94408, 94409, 94497, 94501, 94502, 94503, 94506, 94507, 94508, 94509, 94510, 94511, 94512, 94513, 94514, 94515, 94516, 94517, 94518, 94519, 94520, 94521, 94522, 94523, 94524, 94525, 94526, 94527, 94528, 94529, 94530, 94531, 94533, 94535, 94536, 94537, 94538, 94539, 94540, 94541, 94542, 94543, 94544, 94545, 94546, 94547, 94548, 94549, 94550, 94551, 94552, 94553, 94555, 94556, 94557, 94558, 94559, 94560, 94561, 94562, 94563, 94564, 94565, 94566, 94567, 94568, 94569, 94570, 94571, 94572, 94573, 94574, 94575, 94576, 94577, 94578, 94579, 94580, 94581, 94583, 94585, 94586, 94587, 94588, 94589, 94590, 94591, 94592, 94595, 94596, 94597, 94598, 94599, 94601, 94602, 94603, 94604, 94605, 94606, 94607, 94608, 94609, 94610, 94611, 94612, 94613, 94614, 94615, 94617, 94618, 94619, 94620, 94621, 94622, 94623, 94624, 94625, 94626, 94627, 94643, 94649, 94659, 94660, 94661, 94662, 94666, 94701, 94702, 94703, 94704, 94705, 94706, 94707, 94708, 94709, 94710, 94712, 94720,
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**\*REGION NUMBER: This is the geographical region that applies to the rate reported.**

*Northern California Regions*

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***2008 Medicare Supplement Insurance Rates***  
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***Company Region Description and Rating Footnotes***  
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94801, 94802, 94803, 94804, 94805, 94806, 94807, 94808, 94820, 94850, 94901, 94903, 94904, 94912, 94913, 94914, 94915, 94920, 94922, 94923, 94924, 94925, 94926, 94927, 94928, 94929, 94930, 94931, 94933, 94937, 94938, 94939, 94940, 94941, 94942, 94945, 94946, 94947, 94948, 94949, 94950, 94951, 94952, 94953, 94954, 94955, 94956, 94957, 94960, 94963, 94964, 94965, 94966, 94970, 94971, 94972, 94973, 94974, 94975, 94976, 94977, 94978, 94979, 94998, 94999, 95401, 95402, 95403, 95404, 95405, 95406, 95407, 95408, 95409, 95412, 95416, 95419, 95421, 95425, 95430, 95431, 95433, 95436, 95439, 95441, 95442, 95444, 95446, 95448, 95450, 95452, 95462, 95465, 95471, 95472, 95473, 95476, 95480, 95486, 95487, 95492, 95497, 95620, 95625, 95687, 95688 AND 95696.

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***\*REGION NUMBER: This is the geographical region that applies to the rate reported.***

**2008 Medicare Supplement Insurance Rates**  
**Northern California Regions**  
**Company Region Description and Rating Footnotes**  
**for Individual Policies**

**COMPANY** **United American Insurance Company**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
04	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 940-941, 943-948 & 950-951. For policy forms DMSA06, DMSB06, DMSC06 & DMSF06. Available during Open Enrollment / Guaranteed Issue Periods Only. Contact company for more details.
05	HIGH DEDUCTIBLE "F" PLAN. INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 940-941, 943-948 & 950-951. For policy form DMSHDF06. Available during Open Enrollment / Guaranteed Issue Periods Only. Contact company for more details.
06	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 940-941, 943-948 & 950-951. For policy form DMSB06. This plan is available OUTSIDE THE OPEN ENROLLMENT PERIOD. Contact company for more details.
07	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961. For policy forms DMSA06, DMSB06, DMSC06 & DMSF06. Available during Open Enrollment / Guaranteed Issue Periods Only. Contact company for more details.
08	HIGH DEDUCTIBLE "F" PLAN. INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961. For policy form DMSHDF06. Available during Open Enrollment / Guaranteed Issue Periods Only. Contact company for more details.
09	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961. For policy form DMSB06. This plan is available OUTSIDE THE OPEN ENROLLMENT PERIOD. Contact company for more details.
12	ISSUE AGE - INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 940-941, 943-948 & 950-951
13	HIGH DEDUCTIBLE "F" PLAN. INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 940-941, 943-948 & 950-951. For policy form MSHDF06. Contact company for more details.
14	ISSUE AGE - INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961
15	HIGH DEDUCTIBLE "F" PLAN. INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961. For policy form MSHDF06. Contact company for more details.
17	HIGH DEDUCTIBLE "F" PLAN. INDIVIDUAL POLICY PLAN RATES FOR THE FOLLOWING ZIP CODE RANGES: 940-941, 943-948 & 950-951. For policy form DMSHDF06. This plan is available OUTSIDE THE OPEN ENROLLMENT PERIOD. Contact company for more details.
18	HIGH DEDUCTIBLE "F" PLAN. INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961. For policy form DMSB06. This plans is available OUTSIDE THE OPEN ENROLLMENT PERIOD. Contact company for more details.
20	ATTAINED AGE - INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 940-941, 943-948 & 950-951

**\*REGION NUMBER: This is the geographical region that applies to the rate reported.**

*Northern California Regions*

**2008 Medicare Supplement Insurance Rates**  
**Northern California Regions**  
**Company Region Description and Rating Footnotes**  
**for Individual Policies**

21      ATTAINED AGE - INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961.

**COMPANY**   **United Teacher Associates Insurance Company**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
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01      INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 931-932, 934-939, 942 & 950-961.

02      INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-925, 930, 933, 940-941 & 943-949.

03      INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-918 & 926-928.

**COMPANY**   **United World Life Insurance Company**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
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02      INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 919-925, 930-931 AND 940-949

03      INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 932-939 AND 950-961

**COMPANY**   **USAA Life Insurance Company**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
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01      INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 924, 931-959. USAA Life Insurance Company does not offer an annual payment method.

03      INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 960-961. USAA Life Insurance Company does not offer an annual payment method.

**\*REGION NUMBER: This is the geographical region that applies to the rate reported.**

*Northern California Regions*

## Northern California Group Policy Rates For Female Age Under 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age Under 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Female, Age Under 65**

<b>AARP/UNITED HEALTHCARE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-523-5800</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,489	2,235	2,565	0	0	2,576	0	2,467	0	0	1,185	0	90 days	CR
04	1,279	1,920	2,201	0	0	2,212	0	2,119	0	0	1,016	0	90 days	CR

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	2,588	2,739	2,404	0	0	2,026	0	0	0	0	0	0	0 days	AA
06	3,081	3,260	2,830	0	0	2,390	0	0	0	0	0	0	0 days	AA

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
08	1,018	1,485	1,652	0	0	1,666	0	0	0	0	0	0	60 days	AA
09	873	1,273	1,415	0	0	1,428	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Female, Age Under 65**

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,620	0	2,580	0	0	2,364	2,232	0	0	3,924	0	0	0 days	AA

<b>LIFE INVESTORS INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	2,652	3,396	3,936	0	0	3,900	0	3,336	0	0	0	0	180 days	IA
03	2,508	3,216	3,732	0	0	3,696	0	3,156	0	0	0	0	180 days	IA

<b>MONUMENTAL LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,236	2,700	2,952	0	0	3,420	0	6,240	0	0	0	0	180 days	AA
03	1,164	2,556	2,796	0	0	3,240	0	5,904	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.



*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Female, Age Under 65**

<b>TRANSAMERICA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	2,592	3,324	3,876	0	0	3,816	0	3,648	0	0	0	0	180 days	IA
03	2,460	3,156	3,672	0	0	3,624	0	3,456	0	0	0	0	180 days	IA

<b>UNITED AMERICAN INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-331-2512</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
22	1,603	2,045	2,302	2,183	0	1,738	2,205	0	0	0	0	0	60 days	CR

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

## Northern California Group Policy Rates For Female Age 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Female, Age 65**

<b>AARP/UNITED HEALTHCARE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-523-5800</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	762	1,150	1,322	1,224	1,226	1,328	1,255	1,271	1,277	1,365	604	836	90 days	CR
04	653	986	1,133	1,049	1,051	1,138	1,076	1,090	1,096	1,170	516	717	90 days	CR

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	1,663	1,599	1,377	1,680	1,847	1,156	1,282	0	0	0	0	0	0 days	AA
06	1,980	1,903	1,614	2,000	2,199	1,362	1,527	0	0	0	0	0	0 days	AA

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
08	1,018	1,485	1,652	0	0	1,666	0	0	0	0	0	0	60 days	AA
09	873	1,273	1,415	0	0	1,428	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Female, Age 65**

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	972	0	1,368	0	0	1,416	1,212	0	0	2,340	0	0	0 days	AA

<b>LIFE INVESTORS INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,056	1,368	1,584	1,488	1,284	1,584	1,464	1,728	1,788	2,412	0	0	180 days	IA
03	996	1,296	1,500	1,416	1,212	1,500	1,380	1,632	1,692	2,292	0	0	180 days	IA

<b>MONUMENTAL LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	732	1,608	1,764	1,716	1,788	2,028	1,920	3,696	3,828	5,076	0	0	180 days	AA
03	684	1,524	1,668	1,620	1,692	1,920	1,824	3,504	3,624	4,812	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Female, Age 65**

<b>TRANSAMERICA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,032	1,344	1,560	1,464	1,404	1,560	1,428	1,488	1,500	1,524	0	0	180 days	IA
03	984	1,272	1,476	1,380	1,332	1,476	1,356	1,404	1,416	1,440	0	0	180 days	IA

<b>UNITED AMERICAN INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-331-2512</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
22	1,603	2,045	2,302	2,183	0	1,738	2,205	0	0	0	0	0	60 days	CR

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

## Northern California Group Policy Rates For Female Age 70

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 70. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Female, Age 70**

<b>AARP/UNITED HEALTHCARE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-523-5800</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,310	1,967	2,257	2,092	2,095	2,267	2,145	2,171	2,181	2,330	1,043	1,435	90 days	CR
04	1,125	1,690	1,937	1,795	1,798	1,947	1,841	1,864	1,874	2,000	894	1,234	90 days	CR

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	1,890	1,890	1,626	2,018	2,196	1,404	1,581	0	0	0	0	0	0 days	AA
06	2,249	2,250	1,910	2,402	2,615	1,655	1,882	0	0	0	0	0	0 days	AA

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
08	1,315	1,782	1,948	0	0	1,962	0	0	0	0	0	0	60 days	AA
09	1,165	1,569	1,712	0	0	1,724	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Female, Age 70**

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,092	0	1,572	0	0	1,608	1,368	0	0	2,340	0	0	0 days	AA

<b>LIFE INVESTORS INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,344	1,728	2,016	1,884	1,596	2,016	1,884	2,184	2,244	3,084	0	0	180 days	IA
03	1,272	1,644	1,908	1,788	1,512	1,908	1,788	2,076	2,124	2,916	0	0	180 days	IA

<b>MONUMENTAL LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	960	2,112	2,304	2,244	2,340	2,676	2,544	4,824	5,052	6,648	0	0	180 days	AA
03	912	1,992	2,184	2,124	2,220	2,532	2,412	4,572	4,788	6,300	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.



*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Female, Age 70**

<b>TRANSAMERICA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,320	1,704	1,980	1,848	1,752	1,980	1,848	1,872	1,896	1,932	0	0	180 days	IA
03	1,248	1,608	1,872	1,752	1,668	1,872	1,752	1,776	1,800	1,836	0	0	180 days	IA

<b>UNITED AMERICAN INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-331-2512</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
22	1,603	2,045	2,302	2,183	0	1,738	2,205	0	0	0	0	0	60 days	CR

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

## Northern California Group Policy Rates For Female Age 75

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 75. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Female, Age 75**

**AARP/UNITED HEALTHCARE INSURANCE COMPANY**

*Customer Service Number*  
**800-523-5800**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,310	1,967	2,257	2,092	2,095	2,267	2,145	2,171	2,181	2,330	1,043	1,435	90 days	CR
04	1,125	1,690	1,937	1,795	1,798	1,947	1,841	1,864	1,874	2,000	894	1,234	90 days	CR

**BANKERS LIFE AND CASUALTY COMPANY**

*Customer Service Number*  
**(800) 621-3724**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	2,184	2,261	1,949	2,418	2,609	1,682	1,886	0	0	0	0	0	0 days	AA
06	2,600	2,691	2,292	2,879	3,105	1,983	2,245	0	0	0	0	0	0 days	AA

**GLOBE LIFE AND ACCIDENT INSURANCE COMPANY**

*Customer Service Number*  
**800-801-6831**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
08	1,447	2,078	2,244	0	0	2,259	0	0	0	0	0	0	60 days	AA
09	1,240	1,827	2,008	0	0	2,021	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Female, Age 75**

**HEALTH NET LIFE INSURANCE COMPANY**

*Customer Service Number*  
**(800) 944-7287**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,296	0	1,932	0	0	2,004	1,656	0	0	3,696	0	0	0 days	AA

**LIFE INVESTORS INSURANCE COMPANY OF AMERICA**

*Customer Service Number*  
**(800) 752-9797**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,692	2,184	2,520	2,364	2,028	2,496	2,328	2,736	2,772	3,780	0	0	180 days	IA
03	1,608	2,064	2,388	2,244	1,920	2,364	2,208	2,592	2,616	3,588	0	0	180 days	IA

**MONUMENTAL LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-752-9797**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,152	2,520	2,748	2,700	2,832	3,192	3,048	5,820	6,048	7,980	0	0	180 days	AA
03	1,092	2,388	2,604	2,556	2,688	3,024	2,880	5,520	5,724	7,560	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

*2008 Medicare Supplement Insurance Rates*  
***Northern California Regions***  
***Group Policy Rates for Female, Age 75***

<b>TRANSAMERICA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,668	2,124	2,460	2,328	2,232	2,448	2,280	2,340	2,364	2,400	0	0	180 days	IA
03	1,572	2,016	2,340	2,196	2,112	2,328	2,160	2,208	2,232	2,280	0	0	180 days	IA

<b>UNITED AMERICAN INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-331-2512</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
22	1,603	2,045	2,302	2,183	0	1,738	2,205	0	0	0	0	0	60 days	CR

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

## Northern California Group Policy Rates For Female Age 80

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 80. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Female, Age 80**

<b>AARP/UNITED HEALTHCARE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-523-5800</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,310	1,967	2,257	2,092	2,095	2,267	2,145	2,171	2,181	2,330	1,043	1,435	90 days	CR
04	1,125	1,690	1,937	1,795	1,798	1,947	1,841	1,864	1,874	2,000	894	1,234	90 days	CR

  

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	2,588	2,739	2,404	3,071	3,251	2,026	2,324	0	0	0	0	0	0 days	AA
06	3,081	3,260	2,830	3,656	3,869	2,390	2,766	0	0	0	0	0	0 days	AA

  

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
08	1,454	2,152	2,437	0	0	2,461	0	0	0	0	0	0	60 days	AA
09	1,247	1,845	2,088	0	0	2,109	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Female, Age 80**

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,404	0	2,208	0	0	2,028	1,872	0	0	3,696	0	0	0 days	AA

<b>LIFE INVESTORS INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	2,196	2,820	3,264	3,084	2,652	3,216	3,024	3,072	3,120	4,236	0	0	180 days	IA
03	2,076	2,664	3,096	2,928	2,508	3,048	2,856	2,904	2,952	4,020	0	0	180 days	IA

<b>MONUMENTAL LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,236	2,700	2,952	2,892	3,036	3,420	3,276	6,240	6,480	8,556	0	0	180 days	AA
03	1,164	2,556	2,796	2,748	2,868	3,240	3,108	5,904	6,144	8,112	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.



*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Female, Age 80**

<b>TRANSAMERICA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	2,160	2,760	3,204	3,036	2,904	3,156	2,964	3,024	3,060	3,108	0	0	180 days	IA
03	2,040	2,616	3,036	2,868	2,748	3,000	2,808	2,856	2,892	2,952	0	0	180 days	IA

  

<b>UNITED AMERICAN INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-331-2512</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
22	1,603	2,045	2,302	2,183	0	1,738	2,205	0	0	0	0	0	60 days	CR

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

## Northern California Group Policy Rates For Male Age Under 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age Under 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Male, Age Under 65**

**AARP/UNITED HEALTHCARE INSURANCE COMPANY**

*Customer Service Number*  
**800-523-5800**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,489	2,235	2,565	0	0	2,576	0	2,467	0	0	1,185	0	90 days	CR
04	1,279	1,920	2,201	0	0	2,212	0	2,119	0	0	1,016	0	90 days	CR

**BANKERS LIFE AND CASUALTY COMPANY**

*Customer Service Number*  
**(800) 621-3724**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	2,588	2,739	2,404	0	0	2,026	0	0	0	0	0	0	0 days	AA
06	3,081	3,260	2,830	0	0	2,390	0	0	0	0	0	0	0 days	AA

**GLOBE LIFE AND ACCIDENT INSURANCE COMPANY**

*Customer Service Number*  
**800-801-6831**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
08	1,018	1,485	1,652	0	0	1,666	0	0	0	0	0	0	60 days	AA
09	873	1,273	1,415	0	0	1,428	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Male, Age Under 65**

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,620	0	2,580	0	0	2,364	2,232	0	0	3,924	0	0	0 days	AA

<b>LIFE INVESTORS INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	2,652	3,396	3,936	0	0	3,900	0	3,336	0	0	0	0	180 days	IA
03	2,508	3,216	3,732	0	0	3,696	0	3,156	0	0	0	0	180 days	IA

<b>MONUMENTAL LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-752-9797</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,236	2,700	2,952	0	0	3,420	0	6,240	0	0	0	0	180 days	AA
03	1,164	2,556	2,796	0	0	3,240	0	5,904	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Male, Age Under 65**

<b>TRANSAMERICA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	2,592	3,324	3,876	0	0	3,816	0	3,648	0	0	0	0	180 days	IA
03	2,460	3,156	3,672	0	0	3,624	0	3,456	0	0	0	0	180 days	IA

  

<b>UNITED AMERICAN INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-331-2512</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
22	1,603	2,045	2,302	2,183	0	1,738	2,205	0	0	0	0	0	60 days	CR

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

## Northern California Group Policy Rates For Male Age 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Male, Age 65**

<b>AARP/UNITED HEALTHCARE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-523-5800</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	762	1,150	1,322	1,224	1,226	1,328	1,255	1,271	1,277	1,365	604	836	90 days	CR
04	653	986	1,133	1,049	1,051	1,138	1,076	1,090	1,096	1,170	516	717	90 days	CR

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	1,663	1,599	1,377	1,680	1,847	1,156	1,282	0	0	0	0	0	0 days	AA
06	1,980	1,903	1,614	2,000	2,199	1,362	1,527	0	0	0	0	0	0 days	AA

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
08	1,018	1,485	1,652	0	0	1,666	0	0	0	0	0	0	60 days	AA
09	873	1,273	1,415	0	0	1,428	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Male, Age 65**

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	972	0	1,368	0	0	1,416	1,212	0	0	2,340	0	0	0 days	AA

<b>LIFE INVESTORS INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,056	1,368	1,584	1,488	1,284	1,584	1,464	1,728	1,788	2,412	0	0	180 days	IA
03	996	1,296	1,500	1,416	1,212	1,500	1,380	1,632	1,692	2,292	0	0	180 days	IA

<b>MONUMENTAL LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	732	1,608	1,764	1,716	1,788	2,028	1,920	3,696	3,828	5,076	0	0	180 days	AA
03	684	1,524	1,668	1,620	1,692	1,920	1,824	3,504	3,624	4,812	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.



*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Male, Age 65**

<b>TRANSAMERICA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,032	1,344	1,560	1,464	1,404	1,560	1,428	1,488	1,500	1,524	0	0	180 days	IA
03	984	1,272	1,476	1,380	1,332	1,476	1,356	1,404	1,416	1,440	0	0	180 days	IA

<b>UNITED AMERICAN INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-331-2512</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
22	1,603	2,045	2,302	2,183	0	1,738	2,205	0	0	0	0	0	60 days	CR

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

## Northern California Group Policy Rates For Male Age 70

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 70. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Male, Age 70**

<b>AARP/UNITED HEALTHCARE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-523-5800</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,310	1,967	2,257	2,092	2,095	2,267	2,145	2,171	2,181	2,330	1,043	1,435	90 days	CR
04	1,125	1,690	1,937	1,795	1,798	1,947	1,841	1,864	1,874	2,000	894	1,234	90 days	CR

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	1,890	1,890	1,626	2,018	2,196	1,404	1,581	0	0	0	0	0	0 days	AA
06	2,249	2,250	1,910	2,402	2,615	1,655	1,882	0	0	0	0	0	0 days	AA

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
08	1,315	1,782	1,948	0	0	1,962	0	0	0	0	0	0	60 days	AA
09	1,165	1,569	1,712	0	0	1,724	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Male, Age 70**

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,092	0	1,572	0	0	1,608	1,368	0	0	2,340	0	0	0 days	AA

<b>LIFE INVESTORS INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,344	1,728	2,016	1,884	1,596	2,016	1,884	2,184	2,244	3,084	0	0	180 days	IA
03	1,272	1,644	1,908	1,788	1,512	1,908	1,788	2,076	2,124	2,916	0	0	180 days	IA

<b>MONUMENTAL LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	960	2,112	2,304	2,244	2,340	2,676	2,544	4,824	5,052	6,648	0	0	180 days	AA
03	912	1,992	2,184	2,124	2,220	2,532	2,412	4,572	4,788	6,300	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Male, Age 70**

<b>TRANSAMERICA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,320	1,704	1,980	1,848	1,752	1,980	1,848	1,872	1,896	1,932	0	0	180 days	IA
03	1,248	1,608	1,872	1,752	1,668	1,872	1,752	1,776	1,800	1,836	0	0	180 days	IA

<b>UNITED AMERICAN INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-331-2512</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
22	1,603	2,045	2,302	2,183	0	1,738	2,205	0	0	0	0	0	60 days	CR

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

## Northern California Group Policy Rates For Male Age 75

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 75. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Male, Age 75**

**AARP/UNITED HEALTHCARE INSURANCE COMPANY**

*Customer Service Number*  
**800-523-5800**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,310	1,967	2,257	2,092	2,095	2,267	2,145	2,171	2,181	2,330	1,043	1,435	90 days	CR
04	1,125	1,690	1,937	1,795	1,798	1,947	1,841	1,864	1,874	2,000	894	1,234	90 days	CR

**BANKERS LIFE AND CASUALTY COMPANY**

*Customer Service Number*  
**(800) 621-3724**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	2,184	2,261	1,949	2,418	2,609	1,682	1,886	0	0	0	0	0	0 days	AA
06	2,600	2,691	2,292	2,879	3,105	1,983	2,245	0	0	0	0	0	0 days	AA

**GLOBE LIFE AND ACCIDENT INSURANCE COMPANY**

*Customer Service Number*  
**800-801-6831**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
08	1,447	2,078	2,244	0	0	2,259	0	0	0	0	0	0	60 days	AA
09	1,240	1,827	2,008	0	0	2,021	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Male, Age 75**

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,296	0	1,932	0	0	2,004	1,656	0	0	3,696	0	0	0 days	AA

<b>LIFE INVESTORS INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,692	2,184	2,520	2,364	2,028	2,496	2,328	2,736	2,772	3,780	0	0	180 days	IA
03	1,608	2,064	2,388	2,244	1,920	2,364	2,208	2,592	2,616	3,588	0	0	180 days	IA

<b>MONUMENTAL LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,152	2,520	2,748	2,700	2,832	3,192	3,048	5,820	6,048	7,980	0	0	180 days	AA
03	1,092	2,388	2,604	2,556	2,688	3,024	2,880	5,520	5,724	7,560	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.



*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Male, Age 75**

<b>TRANSAMERICA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,668	2,124	2,460	2,328	2,232	2,448	2,280	2,340	2,364	2,400	0	0	180 days	IA
03	1,572	2,016	2,340	2,196	2,112	2,328	2,160	2,208	2,232	2,280	0	0	180 days	IA

<b>UNITED AMERICAN INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-331-2512</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
22	1,603	2,045	2,302	2,183	0	1,738	2,205	0	0	0	0	0	60 days	CR

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

## Northern California Group Policy Rates For Male Age 80

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 80. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Male, Age 80**

**AARP/UNITED HEALTHCARE INSURANCE COMPANY**

*Customer Service Number*  
**800-523-5800**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
03	1,310	1,967	2,257	2,092	2,095	2,267	2,145	2,171	2,181	2,330	1,043	1,435	90 days	CR
04	1,125	1,690	1,937	1,795	1,798	1,947	1,841	1,864	1,874	2,000	894	1,234	90 days	CR

**BANKERS LIFE AND CASUALTY COMPANY**

*Customer Service Number*  
**(800) 621-3724**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	2,588	2,739	2,404	3,071	3,251	2,026	2,324	0	0	0	0	0	0 days	AA
06	3,081	3,260	2,830	3,656	3,869	2,390	2,766	0	0	0	0	0	0 days	AA

**GLOBE LIFE AND ACCIDENT INSURANCE COMPANY**

*Customer Service Number*  
**800-801-6831**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
08	1,454	2,152	2,437	0	0	2,461	0	0	0	0	0	0	60 days	AA
09	1,247	1,845	2,088	0	0	2,109	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Male, Age 80**

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,404	0	2,208	0	0	2,028	1,872	0	0	3,696	0	0	0 days	AA

<b>LIFE INVESTORS INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	2,196	2,820	3,264	3,084	2,652	3,216	3,024	3,072	3,120	4,236	0	0	180 days	IA
03	2,076	2,664	3,096	2,928	2,508	3,048	2,856	2,904	2,952	4,020	0	0	180 days	IA

<b>MONUMENTAL LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,236	2,700	2,952	2,892	3,036	3,420	3,276	6,240	6,480	8,556	0	0	180 days	AA
03	1,164	2,556	2,796	2,748	2,868	3,240	3,108	5,904	6,144	8,112	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

*2008 Medicare Supplement Insurance Rates*  
**Northern California Regions**  
**Group Policy Rates for Male, Age 80**

<b>TRANSAMERICA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	2,160	2,760	3,204	3,036	2,904	3,156	2,964	3,024	3,060	3,108	0	0	180 days	IA
03	2,040	2,616	3,036	2,868	2,748	3,000	2,808	2,856	2,892	2,952	0	0	180 days	IA

<b>UNITED AMERICAN INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-331-2512</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
22	1,603	2,045	2,302	2,183	0	1,738	2,205	0	0	0	0	0	60 days	CR

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

## Northern California Region Descriptions and Company Notes For Group Policies

The purpose of this section is to provide you with a description of each company's rating region, as well as, any of the company's notes and disclaimers regarding the rates posted.

**2008 Medicare Supplement Insurance Rates**  
**Northern California Regions**  
**Company Region Description and Rating Footnotes**  
**for Group Policies**

**COMPANY** **AARP/United Healthcare Insurance Company**

<i>Region Number</i>	<i>Region Description &amp; Company's Notes</i>
03	GROUP POLICY RATES - AARP (American Association of Retired Persons) membership is required for eligibility. GROUP POLICY RATES FOR: ALAMEDA, CONTRA COSTA, KERN, LAKE, NAPA, SACRAMENTO, SAN BERNARDINO, SAN FRANCISCO, SAN JOAQUIN, SAN LUIS OBISPO, SAN MATEO & SANTA BARBARA COUNTIES. CERTAIN RESTRICTIONS APPLY. CONTACT COMPANY FOR MORE DETAILS.
04	GROUP POLICY RATES - AARP (American Association of Retired Persons) membership is required for eligibility. GROUP POLICY RATES FOR: ALPINE, AMADOR, BUTTE, CALAVERAS, COLOUSA, DEL NORTE, EL DORADO, FRESNO, GLENN, HUMBOLDT, INYO, KINGS, LASSEN, MADERA, MARIN, MARIPOSA, MENDOCINO, MERCED, MODOC, MONO, MONTEREY, NEVADA, PLACER, PLUMAS, SAN BENITO, SANTA CLARA, SANTA CRUZ, SHASTA, SIERRA, SISKIYOU, SOLANO, SONOMA, STANISLAUS, SUTTER, TEHAMA, TRINITY, TULARE, TUOLUMNE, YOLO & YUBA. CERTAIN RESTRICTIONS APPLY. CONTACT COMPANY FOR MORE DETAILS.

**COMPANY** **Bankers Life and Casualty Company**

<i>Region Number</i>	<i>Region Description &amp; Company's Notes</i>
05	GROUP POLICY RATES FOR ZIP CODE RANGES: 920-921, 930-934, 936-944 & 949-961 CONTACT COMPANY FOR MORE DETAILS.
06	GROUP POLICY RATES FOR ZIP CODE RANGES: 900-908, 910-919, 922-928, 935 & 945-948 CONTACT COMPANY FOR MORE DETAILS.

**COMPANY** **Globe Life and Accident Insurance Company**

<i>Region Number</i>	<i>Region Description &amp; Company's Notes</i>
08	GROUP POLICY RATES FOR ZIP CODE RANGES: 940-941, 943-948 & 950-951
09	GROUP POLICY RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-962 CONTACT COMPANY FOR MORE DETAILS.

**COMPANY** **Health Net Life Insurance Company**

<i>Region Number</i>	<i>Region Description &amp; Company's Notes</i>
01	GROUP POLICY PLAN RATES FOR THE FOLLOWING COUNTIES: Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Fresno, Glenn, Humboldt, Kern, Kings, Lake, Lassen, Madera, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Luis Obispo, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo and Yuba.

**\*REGION NUMBER: This is the geographical region that applies to the rate reported.**

**2008 Medicare Supplement Insurance Rates**  
**Northern California Regions**  
**Company Region Description and Rating Footnotes**  
**for Group Policies**

**COMPANY** **LIFE INVESTORS INSURANCE COMPANY OF AMERICA**

<i>Region Number</i>	<i>Region Description &amp; Company's Notes</i>
02	GROUP POLICY RATES FOR ZIP CODE RANGES: 920-925, 930-933, 935, 945-948. Plans are marketed to members of affiliated association groups only. Please note that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.
03	GROUP POLICY RATES FOR ZIP CODE RANGES: 919, 929, 934, 936-944 AND 949-962. Plans are marketed to members of affiliated association groups only. Please note that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.

**COMPANY** **MONUMENTAL LIFE INSURANCE COMPANY**

<i>Region Number</i>	<i>Region Description &amp; Company's Notes</i>
02	GROUP POLICY RATES FOR ZIP CODE RANGES: 920-925, 930-933, 935, 945-948. Plans are marketed to members of affiliated association groups only. Please note that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.
03	GROUP POLICY RATES FOR ZIP CODE RANGES: 919, 929, 934, 936-944 AND 949-962. Plans are marketed to members of affiliated association groups only. Please note that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.

**COMPANY** **TRANSAMERICA LIFE INSURANCE COMPANY**

<i>Region Number</i>	<i>Region Description &amp; Company's Notes</i>
02	GROUP POLICY RATES FOR ZIP CODE RANGES: 920-925, 930-933, 935, 945-948. Plans are marketed to members of affiliated association groups only. Please note that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.
03	GROUP POLICY RATES FOR ZIP CODE RANGES: 919, 929, 934, 936 AND 949. Plans are marketed to members of affiliated association groups only. Please note that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.

**COMPANY** **United American Insurance Company**

<i>Region Number</i>	<i>Region Description &amp; Company's Notes</i>
22	GROUP POLICY RATES - COMMUNITY RATED, AVAILABLE STATEWIDE

**\*REGION NUMBER: This is the geographical region that applies to the rate reported.**



## Southern California Individual Policy Rates For Female Age Under 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age Under 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age Under 65***

<b>ADMIRAL LIFE INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(877) 344-9784</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,200	2,770	3,022	2,798	2,823	3,068	2,819	0	0	0	0	0	0 days	AA
02	1,488	1,873	2,044	1,892	1,909	2,075	1,906	0	0	0	0	0	0 days	AA
03	1,630	2,053	2,239	2,073	2,092	2,273	2,089	0	0	0	0	0	0 days	AA

<b>AETNA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-345-6022</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,332	2,250	0	0	0	2,679	0	0	0	0	0		0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age Under 65***

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	3,017	3,219	3,235	0	0	2,653	0	0	0	2,594	1,149	0	0 days	AA
02	3,592	3,832	3,801	0	0	3,130	0	0	0	3,056	1,354	0	0 days	AA
03	0	0	0	0	0	1,120	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,319	0	0	0	0	0	0	0 days	AA

<b>BLUE CROSS OF CALIFORNIA</b>													<i>Customer Service Number</i> <b>1-800-333-3883</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	3,948	0	0	0	0	0	0	0	0	4,944	0	0	0 days	AA
02	0	0	2,460	0	0	2,892	0	0	0	0	0	0	60 days	AA
03	0	0	2,760	0	0	3,420	0	0	0	0	0	0	60 days	AA
04	0	0	2,604	0	0	3,216	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age Under 65***

**CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA**

*Customer Service Number*  
**1-800-248-2341**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	6,168	7,440	8,604	7,620	0	8,616	0	11,256	13,704	0	3,684	0	0 days	AA
02	5,940	7,008	8,280	7,332	0	8,280	0	10,416	12,408	0	3,072	0	0 days	AA
03	5,664	6,684	7,896	6,996	0	7,908	0	11,364	13,872	0	3,000	0	0 days	AA
04	5,940	7,008	8,280	7,332	0	8,292	0	10,836	13,284	0	3,240	0	0 days	AA
06	5,280	6,360	7,356	6,516	0	7,368	0	8,388	10,260	0	2,976	0	0 days	AA

**COMBINED INSURANCE COMPANY OF AMERICA**

*Customer Service Number*  
**800-544-5531**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,165	2,936	3,164	0	0	4,076	0	0	0	0	0	0	0 days	IA
03	2,322	3,235	3,442	0	0	4,445	0	0	0	0	0	0	0 days	IA
05	2,242	3,085	3,303	4,260	0	4,260	0	0	0	0	0	0	0 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age Under 65***

<b>CONSECO INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 541-2254</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,827	0	0	2,257	0	2,668	2,152	0	0	0	0	0	0 days	AA
02	1,944	0	0	2,402	0	2,838	2,290	0	0	0	0	0	0 days	AA
03	2,080	0	0	2,570	0	3,037	2,450	0	0	0	0	0	0 days	AA
04	2,235	0	0	2,762	0	3,264	2,633	0	0	0	0	0	0 days	AA
05	2,527	0	0	3,122	0	3,690	2,976	0	0	0	0	0	0 days	AA

<b>CONTINENTAL GENERAL INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-880-8824 ext. 1431</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	9,077	8,389	10,481	0	0	9,322	0	0	0	0	0	0	0 days	AA
02	5,066	4,682	5,850		0	5,203	0	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	2,118	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,182	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age Under 65***

<b>GENWORTH LIFE AND ANNUITY INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(877) 825-9337</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,107	0	3,463	3,075	0	3,629	0	0	0	3,982	0	0	0 days	AA

<b>GENWORTH LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>877-825-9337</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,047	2,592	3,028	0	0	3,116	0	0	0	0	0	0	0 days	AA
02	1,484	1,879	2,195	0	0	2,259	0	0	0	0	0	0	0 days	AA
03	1,570	1,987	2,321	0	0	2,389	0	0	0	0	0	0	0 days	AA

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
04	1,491	2,209	2,501	0	0	2,524	0	0	0	0	0	0	0 days	AA
06	1,220	1,808	2,047	0	0	2,065	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age Under 65***

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
04	1,632	0	2,460	0	0	2,256	2,124	3,708	0	0	0	0	0 days	AA
05	2,748	0	3,876	0	0	4,212	3,372	5,412	0	0	0	0	0 days	AA
06	2,220	0	3,264	0	0	3,540	2,820	4,692	0	0	0	0	0 days	AA
07	1,800	0	2,712	0	0	2,916	2,340	4,080	0	0	0	0	0 days	AA

<b>HUMANA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-872-7294</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	3,864	4,068	4,716	0	0	4,752	0	0	0	0	2,244	3,252	90 days	AA
02	3,288	3,468	4,020	0	0	4,056	0	0	0	0	1,908	2,772	90 days	AA
03	2,736	2,892	3,348	0	0	3,372	0	0	0	0	1,596	2,304	90 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age Under 65***

**LINCOLN HERITAGE LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-800-287-7319**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,455	1,985	2,318	2,074	0	2,387	0	0	0	0	0	0	0 days	AA
02	1,343	1,832	2,140	1,914	0	2,203	0	0	0	0	0	0	0 days	AA
03	1,231	1,680	1,961	1,755	0	2,020	0	0	0	0	0	0	0 days	AA
04	1,119	1,527	1,783	1,595	0	1,836	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.



*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age Under 65***

MARQUETTE NATIONAL LIFE INSURANCE COMPANY													Customer Service Number 800-934-1126	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
02	1,879	0	0	0	0	3,195	0	0	0	0	0	0	180 days	AA
03	2,067	0	0	0	0	3,347	0	0	0	0	0	0	180 days	AA
05	2,273	0	0	0	0	3,681	0	0	0	0	0	0	180 days	AA
06	2,505	0	0	0	0	4,057	0	0	0	0	0	0	180 days	AA
07	2,728	0	0	0	0	4,418	0	0	0	0	0	0	180 days	AA
08	3,007	0	0	0	0	4,870	0	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age Under 65***

<b>MENNONITE MUTUAL AID ASSOCIATION</b>													<i>Customer Service Number</i> <b>800-348-7468</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,717	0	0	0	2,781	3,165	0	0	0	0	0	2,000	0 days	IA
02	1,479	0	0	0	2,395	2,726	0	0	0	0	0	1,723	0 days	IA
03	1,554	0	0	0	2,517	2,864	0	0	0	0	0	1,810	0 days	IA
05	1,654	0	0	0	2,680	3,049	0	0	0	0	0	1,927	0 days	IA

<b>MUTUAL OF OMAHA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-316-0842</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,214	0	3,696	0	0	3,754	0	0	0	0	0	0	0 days	AA
02	1,874	0	3,127	0	0	3,176	0	0	0	0	0	0	0 days	AA
03	1,609	0	2,685	0	0	2,727	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age Under 65***

**PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC.**

*Customer Service Number*  
**888-202-4340**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,616	0	4,440	0	0	4,536	3,876	0	0	4,452	0	0	0 days	AA
02	1,980	0	3,324	0	0	3,408	2,856	0	0	3,336	0	0	0 days	AA
03	2,112	0	3,540	0	0	3,624	3,048	0	0	3,552	0	0	0 days	AA
04	1,788	0	3,084	0	0	3,156	2,640	0	0	3,096	0	0	0 days	AA
05	2,592	0	4,164	0	0	4,236	3,600	0	0	4,152	0	0	0 days	AA
07	2,880	0	4,524	0	0	4,620	3,924	0	0	4,524	0	0	0 days	AA

**PENNSYLVANIA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-275-7366**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	2,303	3,267	3,607	0	0	3,894	0	0	0	0	0	0	180 days	AA
03	2,763	3,920	4,329	0	0	4,672	0	0	0	0	0	0	180 days	AA
04	3,040	4,312	4,762	0	0	5,140	0	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age Under 65***

PHYSICIANS LIFE INSURANCE COMPANY													Customer Service Number 1-800-228-9100	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
02	2,117	2,947	0	0	0	3,941	3,300	0	0	0	0	0	0 days	AA
03	2,405	3,349	0	0	0	4,479	3,750	0	0	0	0	0	0 days	AA
04	3,271	4,555	0	0	0	6,091	5,100	0	0	0	0	0	0 days	AA
06	2,117	2,947	0	0	0	3,941	3,300	0	0	0	0	0	0 days	IA
07	2,405	3,349	0	0	0	4,479	3,750	0	0	0	0	0	0 days	IA
08	3,271	4,555	0	0	0	6,091	5,100	0	0	0	0	0	0 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age Under 65***

<b>STANDARD LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>888-350-1488</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,853	3,578	4,116	3,553	3,358	3,520	3,571	0	0	0	0	0	0 days	AA
02	0	0	0	0	0	540	0	0	0	0	0	0	0 days	AA
03	2,377	2,981	3,430	2,961	2,798	2,933	2,976	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	450	0	0	0	0	0	0	0 days	AA
05	2,473	3,101	3,567	3,079	2,910	3,050	3,095	0	0	0	0	0	0 days	AA
06	0	0	0	0	0	468	0	0	0	0	0	0	0 days	AA
07	1,997	2,504	2,881	2,487	2,350	2,464	2,500	0	0	0	0	0	0 days	AA
08	0	0	0	0	0	378	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age Under 65***

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY													Customer Service Number ntact Local State Farm Age	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
02	1,806	0	2,724	0	0	2,751	0	0	0	0	0	0	0 days	AA
03	1,858	0	2,802	0	0	2,830	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age Under 65***

UNITED AMERICAN INSURANCE COMPANY													Customer Service Number 1-800-331-2512	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
01	2,264	3,466	3,865	0	0	3,330	0	0	0	0	0	0	180 days	IA
02	0	0	0	0	0	1,212	0	0	0	0	0	0	180 days	IA
03	0	4,695	0	0	0	0	0	0	0	0	0	0	0 days	IA
07	1,698	2,600	2,899	0	0	2,497	0	0	0	0	0	0	180 days	IA
08	0	0	0	0	0	910	0	0	0	0	0	0	180 days	IA
09	0	3,589	0	0	0	0	0	0	0	0	0	0	0 days	IA
16	0	0	0	0	0	2,577	0	0	0	0	0	0	180 days	IA
18	0	0	0	0	0	1,933	0	0	0	0	0	0	180 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age Under 65***

<b>UNITED TEACHER ASSOCIATES INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 880-8824</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,752	3,614	4,350	0	0	4,282	0	0	2,554	2,812	0	0	180 days	AA
02	3,371	4,427	5,328	0	0	5,246	0	0	3,129	3,445	0	0	180 days	AA
03	3,990	5,240	6,307	0	0	6,209	0	0	3,704	4,078	0	0	180 days	AA

<b>UNITED WORLD LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-877-845-0892</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,864	2,242	0	0	0	2,701	0	0	0	0	0	0	0 days	AA
02	1,577	1,897	0	0	0	2,286	0	0	0	0	0	0	0 days	AA
03	1,354	1,629	0	0	0	1,963	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.



*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age Under 65***

USAA LIFE INSURANCE COMPANY													Customer Service Number <b>1-800-531-8000</b>	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
01	982	0	0	1,344	0	1,340	1,390	0	0	0	0	0	0 days	AA
02	1,064	0	0	1,462	0	1,458	1,508	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

## Southern California Individual Policy Rates For Female Age 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 65***

<b>ADMIRAL LIFE INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(877) 344-9784</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,280	1,614	1,839	1,630	1,644	1,910	1,642	0	0	0	0	0	0 days	AA
02	866	1,091	1,244	1,103	1,112	1,292	1,110	0	0	0	0	0	0 days	AA
03	949	1,196	1,363	1,208	1,218	1,415	1,216	0	0	0	0	0	0 days	AA

<b>AETNA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-345-6022</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,372	1,324	0	0	0	1,576	0	0	0	0	0		0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 65***

**BANKERS LIFE AND CASUALTY COMPANY**

*Customer Service Number*  
**(800) 621-3724**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,919	1,845	1,836	2,083	2,131	1,466	1,558	0	0	1,365	605	874	0 days	AA
02	2,285	2,197	2,148	2,480	2,537	1,726	1,854	0	0	1,608	713	1,030	0 days	AA
03	0	0	0	0	0	654	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	770	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 65***

**BLUE CROSS OF CALIFORNIA**

*Customer Service Number*  
**1-800-333-3883**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	1,104	0	1,284	0	0	1,380	0	0	1,356	1,740	0	0	60 days	AA
06	1,164	0	1,512	0	0	1,668	0	0	0	0	0	0	60 days	AA
07	1,080	0	1,416	0	0	1,584	0	0	0	0	0	0	60 days	AA
08	0	0	0	0	0	0	0	0	1,572	1,956	0	0	0 days	AA
09	0	0	0	0	0	324	0	0	0	0	0	0	60 days	AA
10	0	0	0	0	0	384	0	0	0	0	0	0	60 days	AA
11	0	0	0	0	0	540	0	0	0	0	0	0	60 days	AA
12	0	0	0	0	0	648	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 65***

**CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA**

*Customer Service Number*  
**1-800-248-2341**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,200	1,440	1,668	1,476	0	1,668	0	3,156	3,108	0	768	0	0 days	AA
02	1,152	1,356	1,608	1,428	0	1,608	0	3,168	3,060	0	720	0	0 days	AA
03	1,104	1,296	1,536	1,356	0	1,536	0	3,168	3,072	0	684	0	0 days	AA
04	1,152	1,356	1,608	1,428	0	1,608	0	3,024	3,012	0	720	0	0 days	AA
06	1,020	1,212	1,428	1,260	0	1,428	0	2,664	2,688	0	660	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 65***

**COMBINED INSURANCE COMPANY OF AMERICA**

*Customer Service Number*  
**800-544-5531**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,412	1,920	2,068	1,650	0	2,647	0	0	0	0	0	0	0 days	IA
02	0	0	0	0	0	712	0	0	0	0	0	0	0 days	AA
03	1,511	2,112	2,247	1,793	0	2,888	0	0	0	0	0	0	0 days	IA
04	0	0	0	0	0	773	0	0	0	0	0	0	0 days	AA
05	1,462	2,014	2,156	1,720	0	2,769	0	0	0	0	0	0	0 days	IA
06	0	0	0	0	0	742	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 65***

**CONSECO INSURANCE COMPANY**

*Customer Service Number*  
**(800) 541-2254**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,156	0	0	1,428	0	1,785	1,362	0	0	0	0	0	0 days	AA
02	1,230	0	0	1,520	0	1,899	1,449	0	0	0	0	0	0 days	AA
03	1,316	0	0	1,626	0	2,032	1,550	0	0	0	0	0	0 days	AA
04	1,414	0	0	1,747	0	2,184	1,666	0	0	0	0	0	0 days	AA
05	1,599	0	0	1,975	0	2,468	1,883	0	0	0	0	0	0 days	AA

**CONTINENTAL GENERAL INSURANCE COMPANY**

*Customer Service Number*  
**800-880-8824 ext. 1431**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	4,521	4,175	5,218	3,823	3,094	4,644	3,900	0	0	0	0	0	0 days	AA
02	2,524	2,330	2,912	2,134	1,727	2,592	2,177	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	1,056	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	589	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.



*2008 Medicare Supplement Insurance Rates*  
**Southern California Regions**  
*Individual Policy Rates for Female, Age 65*

<b>GENWORTH LIFE AND ANNUITY INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(877) 825-9337</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,271	0	2,178	1,953	0	2,218	0	0	0	2,889	0	0	0 days	AA

<b>GENWORTH LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>877-825-9337</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,290	1,553	1,871	1,556	0	1,927	0	0	0	0	0	0	0 days	AA
02	935	1,126	1,356	1,128	0	1,397	0	0	0	0	0	0	0 days	AA
03	989	1,190	1,434	1,193	0	1,478	0	0	0	0	0	0	0 days	AA

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,042	1,526	1,693	0	0	1,709	0	0	0	0	0	0	60 days	AA
03	853	1,247	1,387	0	0	1,398	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 65***

**HEALTH NET LIFE INSURANCE COMPANY**

*Customer Service Number*  
**(800) 944-7287**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
04	948	0	1,308	0	1,248	1,344	1,152	2,004	2,136	0	0	0	0 days	AA
05	1,572	0	2,076	0	2,028	2,220	1,800	2,916	3,144	0	0	0	0 days	AA
06	1,296	0	1,704	0	1,680	1,860	1,500	2,532	2,772	0	0	0	0 days	AA
07	1,044	0	1,440	0	1,368	1,560	1,272	2,208	2,352	0	0	0	0 days	AA

**HUMANA INSURANCE COMPANY**

*Customer Service Number*  
**1-800-872-7294**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,992	2,100	2,424	0	0	2,448	0	0	0	0	876	1,284	90 days	AA
02	1,692	1,788	2,076	0	0	2,088	0	0	0	0	756	1,092	90 days	AA
03	1,416	1,488	1,728	0	0	1,740	0	0	0	0	624	912	90 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 65***

**LINCOLN HERITAGE LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-800-287-7319**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	958	1,247	1,494	1,288	0	1,539	0	0	0	0	0	0	0 days	AA
02	884	1,151	1,379	1,189	0	1,421	0	0	0	0	0	0	0 days	AA
03	811	1,055	1,264	1,090	0	1,302	0	0	0	0	0	0	0 days	AA
04	737	959	1,149	991	0	1,184	0	0	0	0	0	0	0 days	AA

**MARQUETTE NATIONAL LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-934-1126**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,290	0	0	1,468	0	1,821	1,546	0	0	0	0	0	180 days	AA
03	1,419	0	0	1,538	0	1,907	1,620	0	0	0	0	0	180 days	AA
05	1,561	0	0	1,692	0	2,098	1,782	0	0	0	0	0	180 days	AA
06	1,720	0	0	1,864	0	2,312	1,964	0	0	0	0	0	180 days	AA
07	1,873	0	0	2,030	0	2,518	2,138	0	0	0	0	0	180 days	AA
08	2,065	0	0	2,238	0	2,776	2,358	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 65***

<b>MENNONITE MUTUAL AID ASSOCIATION</b>													<i>Customer Service Number</i> <b>800-348-7468</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,428	0	0	0	2,019	2,365	0	0	0	0	0	1,455	0 days	IA
02	1,230	0	0	0	1,739	2,037	0	0	0	0	0	1,253	0 days	IA
03	1,292	0	0	0	1,828	2,140	0	0	0	0	0	1,317	0 days	IA
05	1,375	0	0	0	1,946	2,278	0	0	0	0	0	1,402	0 days	IA

<b>MUTUAL OF OMAHA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-316-0842</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,394	0	2,327	2,534	0	2,364	1,909	0	0	0	0	0	0 days	AA
02	1,180	0	1,969	2,144	0	2,000	1,615	0	0	0	0	0	0 days	AA
03	1,013	0	1,691	1,841	0	1,717	1,387	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 65***

**PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC.**

*Customer Service Number*  
**888-202-4340**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,320	0	1,824	0	0	1,860	1,632	0	0	1,824	0	0	0 days	AA
02	972	0	1,428	0	0	1,632	1,440	0	0	1,596	0	0	0 days	AA
03	1,056	0	1,428	0	0	1,512	1,344	0	0	1,488	0	0	0 days	AA
04	900	0	1,476	0	0	1,500	1,332	0	0	1,476	0	0	0 days	AA
05	1,296	0	1,632	0	0	1,740	1,560	0	0	1,704	0	0	0 days	AA
07	1,440	0	1,848	0	0	1,884	1,668	0	0	1,848	0	0	0 days	AA

**PENNSYLVANIA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-275-7366**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,450	1,956	2,230	1,957	0	2,408	2,191	0	0	0	0	0	180 days	AA
03	1,740	2,348	2,676	2,348	0	2,889	2,629	0	0	0	0	0	180 days	AA
04	1,914	2,582	2,944	2,583	0	3,178	2,892	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 65***

PHYSICIANS LIFE INSURANCE COMPANY													Customer Service Number 1-800-228-9100	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
02	1,197	1,480	0	0	0	1,975	1,619	0	0	0	0	0	0 days	AA
03	1,361	1,682	0	0	0	2,244	1,840	0	0	0	0	0	0 days	AA
04	1,850	2,288	0	0	0	3,052	2,502	0	0	0	0	0	0 days	AA
06	1,379	1,730	0	0	0	2,326	1,907	0	0	0	0	0	0 days	IA
07	1,568	1,966	0	0	0	2,643	2,167	0	0	0	0	0	0 days	IA
08	2,132	2,674	0	0	0	3,595	2,947	0	0	0	0	0	0 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
**Southern California Regions**  
*Individual Policy Rates for Female, Age 65*

<b>STANDARD LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>888-350-1488</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,638	2,054	2,363	2,040	1,928	2,021	2,050	0	0	0	0	0	0 days	AA
02	0	0	0	0	0	310	0	0	0	0	0	0	0 days	AA
03	1,365	1,712	1,969	1,700	1,607	1,684	1,709	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	258	0	0	0	0	0	0	0 days	AA
05	1,420	1,780	2,048	1,768	1,671	1,751	1,777	0	0	0	0	0	0 days	AA
06	0	0	0	0	0	269	0	0	0	0	0	0	0 days	AA
07	1,147	1,438	1,654	1,428	1,349	1,415	1,435	0	0	0	0	0	0 days	AA
08	0	0	0	0	0	217	0	0	0	0	0	0	0 days	AA

<b>STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>ntact Local State Farm Age</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,056	0	1,593	0	0	1,609	0	0	0	0	0	0	0 days	AA
03	1,086	0	1,639	0	0	1,655	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 65***

**UNITED AMERICAN INSURANCE COMPANY**

*Customer Service Number*  
**1-800-331-2512**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
10	1,770	0	0	0	0	3,070	2,738	0	0	0	0	0	60 days	IA
11	0	0	0	0	0	806	0	0	0	0	0	0	60 days	AA
14	1,327	0	0	0	0	2,303	2,054	0	0	0	0	0	60 days	IA
15	0	0	0	0	0	605	0	0	0	0	0	0	60 days	AA
19	0	2,400	2,613	2,563	0	0	0	0	0	0	0	0	0 days	AA
21	0	1,799	1,960	1,922	0	0	0	0	0	0	0	0	0 days	AA

**UNITED TEACHER ASSOCIATES INSURANCE COMPANY**

*Customer Service Number*  
**(800) 880-8824**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,702	2,046	2,336	1,942	0	2,300	1,912	0	1,340	1,475	0	0	180 days	AA
02	2,085	2,507	2,861	2,379	0	2,817	2,342	0	1,642	1,807	0	0	180 days	AA
03	2,468	2,967	3,387	2,816	0	3,335	2,772	0	1,943	2,139	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.



*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 65***

<b>UNITED WORLD LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-877-845-0892</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,224	1,472	0	0	0	1,774	1,587	0	0	0	0	0	0 days	AA
02	1,036	1,246	0	0	0	1,501	1,343	0	0	0	0	0	0 days	AA
03	889	1,070	0	0	0	1,289	1,153	0	0	0	0	0	0 days	AA

<b>USAA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-531-8000</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	982	0	0	1,344	0	1,340	1,390	0	0	0	0	0	0 days	AA
02	1,064	0	0	1,462	0	1,458	1,508	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

## Southern California Individual Policy Rates For Female Age 70

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 70. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 70***

<b>ADMIRAL LIFE INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(877) 344-9784</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,601	2,018	2,262	2,039	2,057	2,324	2,053	0	0	0	0	0	0 days	AA
02	1,083	1,365	1,529	1,379	1,391	1,572	1,388	0	0	0	0	0	0 days	AA
03	1,187	1,496	1,676	1,511	1,524	1,722	1,521	0	0	0	0	0	0 days	AA

<b>AETNA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-345-6022</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,792	1,729	0	0	0	2,059	0	0	0	0	0		0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 70***

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,180	2,179	2,168	2,498	2,533	1,781	1,918	0	0	1,684	746	1,078	0 days	AA
02	2,595	2,594	2,540	2,974	3,015	2,098	2,284	0	0	1,984	879	1,270	0 days	AA
03	0	0	0	0	0	780	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	919	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 70***

<b>BLUE CROSS OF CALIFORNIA</b>													<i>Customer Service Number</i> <b>1-800-333-3883</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	1,452	0	1,824	0	0	1,932	0	0	1,812	2,352	0	0	60 days	AA
06	1,536	0	2,160	0	0	2,376	0	0	0	0	0	0	60 days	AA
07	1,452	0	2,040	0	0	2,244	0	0	0	0	0	0	60 days	AA
08	0	0	0	0	0	0	0	0	2,124	2,640	0	0	0 days	AA
09	0	0	0	0	0	456	0	0	0	0	0	0	60 days	AA
10	0	0	0	0	0	540	0	0	0	0	0	0	60 days	AA
11	0	0	0	0	0	732	0	0	0	0	0	0	60 days	AA
12	0	0	0	0	0	864	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 70***

**CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA**

*Customer Service Number*  
**1-800-248-2341**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,632	1,980	2,280	2,016	0	2,388	0	3,936	3,876	0	1,068	0	0 days	AA
02	1,572	1,860	2,196	1,944	0	2,268	0	3,852	3,780	0	996	0	0 days	AA
03	1,500	1,776	2,100	1,860	0	2,172	0	3,924	3,720	0	936	0	0 days	AA
04	1,572	1,860	2,196	1,944	0	2,268	0	3,924	3,720	0	984	0	0 days	AA
06	1,404	1,656	1,956	1,728	0	2,028	0	3,360	3,192	0	900	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 70***

**COMBINED INSURANCE COMPANY OF AMERICA**

*Customer Service Number*  
**800-544-5531**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,486	2,036	2,193	1,650	0	2,809	0	0	0	0	0	0	0 days	IA
02	0	0	0	0	0	903	0	0	0	0	0	0	0 days	AA
03	1,595	2,240	2,384	1,793	0	3,064	0	0	0	0	0	0	0 days	IA
04	0	0	0	0	0	981	0	0	0	0	0	0	0 days	AA
05	1,542	2,137	2,287	1,720	0	2,935	0	0	0	0	0	0	0 days	IA
06	0	0	0	0	0	941	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 70***

<b>CONSECO INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 541-2254</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,233	0	0	1,522	0	1,880	1,452	0	0	0	0	0	0 days	AA
02	1,312	0	0	1,619	0	2,000	1,544	0	0	0	0	0	0 days	AA
03	1,404	0	0	1,733	0	2,140	1,652	0	0	0	0	0	0 days	AA
04	1,509	0	0	1,862	0	2,300	1,776	0	0	0	0	0	0 days	AA
05	1,705	0	0	2,105	0	2,600	2,008	0	0	0	0	0	0 days	AA

<b>CONTINENTAL GENERAL INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-880-8824 ext. 1431</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	5,472	5,055	6,323	4,625	3,743	5,622	4,728	0	0	0	0	0	0 days	AA
02	3,054	2,821	3,529	2,581	2,089	3,138	2,639	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	1,277	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	713	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.



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<b>GENWORTH LIFE AND ANNUITY INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(877) 825-9337</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,390	0	2,398	2,170	0	2,451	0	0	0	3,128	0	0	0 days	AA

<b>GENWORTH LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>877-825-9337</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,522	1,846	2,189	1,852	0	2,256	0	0	0	0	0	0	0 days	AA
02	1,103	1,338	1,587	1,342	0	1,636	0	0	0	0	0	0	0 days	AA
03	1,167	1,415	1,678	1,420	0	1,730	0	0	0	0	0	0	0 days	AA

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,348	1,830	2,060	0	0	2,013	0	0	0	0	0	0	60 days	AA
03	1,138	1,552	1,692	0	0	1,704	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 70***

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
04	1,068	0	1,500	0	1,452	1,512	1,308	2,268	2,472	0	0	0	0 days	AA
05	1,800	0	2,376	0	2,316	2,520	2,064	3,312	3,648	0	0	0	0 days	AA
06	1,452	0	1,968	0	1,932	2,124	1,728	2,892	3,084	0	0	0	0 days	AA
07	1,176	0	1,656	0	1,596	1,788	1,440	2,496	2,724	0	0	0	0 days	AA

<b>HUMANA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-872-7294</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,944	2,052	2,376	0	0	2,400	0	0	0	0	1,128	1,644	90 days	AA
02	1,656	1,752	2,028	0	0	2,040	0	0	0	0	960	1,404	90 days	AA
03	1,380	1,464	1,692	0	0	1,704	0	0	0	0	804	1,164	90 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 70***

**LINCOLN HERITAGE LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-800-287-7319**

Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
01	1,079	1,412	1,676	1,461	0	1,728	0	0	0	0	0	0	0 days	AA
02	996	1,303	1,547	1,349	0	1,595	0	0	0	0	0	0	0 days	AA
03	913	1,195	1,418	1,236	0	1,462	0	0	0	0	0	0	0 days	AA
04	830	1,086	1,289	1,124	0	1,329	0	0	0	0	0	0	0 days	AA

**MARQUETTE NATIONAL LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-934-1126**

Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
02	1,595	0	0	1,852	0	2,215	1,951	0	0	0	0	0	180 days	AA
03	1,755	0	0	1,940	0	2,320	2,044	0	0	0	0	0	180 days	AA
05	1,930	0	0	2,134	0	2,552	2,248	0	0	0	0	0	180 days	AA
06	2,127	0	0	2,352	0	2,813	2,477	0	0	0	0	0	180 days	AA
07	2,317	0	0	2,560	0	3,063	2,698	0	0	0	0	0	180 days	AA
08	2,554	0	0	2,823	0	3,376	2,974	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 70***

<b>MENNONITE MUTUAL AID ASSOCIATION</b>													<i>Customer Service Number</i> <b>800-348-7468</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,595	0	0	0	2,336	2,687	0	0	0	0	0	1,663	0 days	IA
02	1,374	0	0	0	2,012	2,314	0	0	0	0	0	1,433	0 days	IA
03	1,443	0	0	0	2,114	2,432	0	0	0	0	0	1,505	0 days	IA
05	1,536	0	0	0	2,251	2,589	0	0	0	0	0	1,602	0 days	IA

<b>MUTUAL OF OMAHA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-316-0842</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,653	0	2,760	3,005	0	2,803	2,264	0	0	0	0	0	0 days	AA
02	1,399	0	2,335	2,542	0	2,372	1,915	0	0	0	0	0	0 days	AA
03	1,201	0	2,005	2,183	0	2,036	1,644	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 70***

**PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC.**

*Customer Service Number*  
**888-202-4340**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,656	0	2,352	0	0	2,388	2,112	0	0	2,340	0	0	0 days	AA
02	1,260	0	2,064	0	0	2,124	1,896	0	0	2,076	0	0	0 days	AA
03	1,332	0	2,124	0	0	2,088	1,848	0	0	2,052	0	0	0 days	AA
04	1,116	0	1,920	0	0	1,968	1,728	0	0	1,932	0	0	0 days	AA
05	1,632	0	2,184	0	0	2,388	2,136	0	0	2,340	0	0	0 days	AA
07	1,812	0	2,412	0	0	2,460	2,172	0	0	2,412	0	0	0 days	AA

**PENNSYLVANIA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-275-7366**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,710	2,324	2,607	2,329	0	2,817	2,581	0	0	0	0	0	180 days	AA
03	2,052	2,789	3,129	2,795	0	3,381	3,098	0	0	0	0	0	180 days	AA
04	2,257	3,068	3,442	3,075	0	3,719	3,407	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 70***

**PHYSICIANS LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-800-228-9100**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,418	1,762	0	0	0	2,364	1,937	0	0	0	0	0	0 days	AA
03	1,611	2,002	0	0	0	2,687	2,201	0	0	0	0	0	0 days	AA
04	2,191	2,722	0	0	0	3,653	2,994	0	0	0	0	0	0 days	AA
06	1,543	1,916	0	0	0	2,614	2,143	0	0	0	0	0	0 days	IA
07	1,753	2,177	0	0	0	2,970	2,435	0	0	0	0	0	0 days	IA
08	2,384	2,961	0	0	0	4,039	3,311	0	0	0	0	0	0 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
**Southern California Regions**  
*Individual Policy Rates for Female, Age 70*

<b>STANDARD LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>888-350-1488</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,676	2,102	2,418	2,088	1,973	2,068	2,098	0	0	0	0	0	0 days	AA
02	0	0	0	0	0	317	0	0	0	0	0	0	0 days	AA
03	1,397	1,752	2,015	1,740	1,644	1,723	1,748	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	264	0	0	0	0	0	0	0 days	AA
05	1,453	1,822	2,096	1,809	1,710	1,792	1,818	0	0	0	0	0	0 days	AA
06	0	0	0	0	0	275	0	0	0	0	0	0	0 days	AA
07	1,173	1,471	1,693	1,461	1,381	1,447	1,469	0	0	0	0	0	0 days	AA
08	0	0	0	0	0	222	0	0	0	0	0	0	0 days	AA

<b>STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>ntact Local State Farm Age</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,331	0	2,007	0	0	2,027	0	0	0	0	0	0	0 days	AA
03	1,369	0	2,065	0	0	2,085	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
**Southern California Regions**  
*Individual Policy Rates for Female, Age 70*

**UNITED AMERICAN INSURANCE COMPANY**

*Customer Service Number*  
**1-800-331-2512**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
10	1,866	0	0	0	0	3,272	2,923	0	0	0	0	0	60 days	IA
11	0	0	0	0	0	1,062	0	0	0	0	0	0	60 days	AA
14	1,399	0	0	0	0	2,454	2,192	0	0	0	0	0	60 days	IA
15	0	0	0	0	0	797	0	0	0	0	0	0	60 days	AA
19	0	3,179	3,450	3,408	0	0	0	0	0	0	0	0	0 days	AA
21	0	2,383	2,589	2,555	0	0	0	0	0	0	0	0	0 days	AA

**UNITED TEACHER ASSOCIATES INSURANCE COMPANY**

*Customer Service Number*  
**(800) 880-8824**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,931	2,328	2,665	2,216	0	2,625	2,183	0	1,590	1,750	0	0	180 days	AA
02	2,365	2,852	3,264	2,715	0	3,215	2,674	0	1,947	2,143	0	0	180 days	AA
03	2,800	3,376	3,864	3,214	0	3,806	3,165	0	2,305	2,537	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.



*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 70***

<b>UNITED WORLD LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-877-845-0892</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,391	1,674	0	0	0	2,017	1,804	0	0	0	0	0	0 days	AA
02	1,177	1,416	0	0	0	1,707	1,527	0	0	0	0	0	0 days	AA
03	1,011	1,216	0	0	0	1,465	1,311	0	0	0	0	0	0 days	AA

<b>USAA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-531-8000</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,148	0	0	1,570	0	1,570	1,624	0	0	0	0	0	0 days	AA
02	1,244	0	0	1,712	0	1,704	1,764	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

## Southern California Individual Policy Rates For Female Age 75

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 75. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 75***

<b>ADMIRAL LIFE INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(877) 344-9784</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,872	2,359	2,610	2,382	2,403	2,673	2,399	0	0	0	0	0	0 days	AA
02	1,266	1,595	1,765	1,611	1,625	1,808	1,622	0	0	0	0	0	0 days	AA
03	1,387	1,748	1,934	1,765	1,781	1,981	1,778	0	0	0	0	0	0 days	AA

<b>AETNA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-345-6022</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,195	2,118	0	0	0	2,522	0	0	0	0	0		0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 75***

**BANKERS LIFE AND CASUALTY COMPANY**

*Customer Service Number*  
**(800) 621-3724**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,546	2,633	2,627	3,074	3,079	2,169	2,374	0	0	2,080	922	1,332	0 days	AA
02	3,031	3,135	3,081	3,660	3,666	2,557	2,826	0	0	2,450	1,086	1,569	0 days	AA
03	0	0	0	0	0	934	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,100	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
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<b>BLUE CROSS OF CALIFORNIA</b>													<i>Customer Service Number</i> <b>1-800-333-3883</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>		
05	1,824	0	2,352	0	0	2,484	0	0	2,316	2,964	0	0	60 days	AA
06	1,932	0	2,676	0	0	2,964	0	0	0	0	0	0	60 days	AA
07	1,824	0	2,520	0	0	2,796	0	0	0	0	0	0	60 days	AA
08	0	0	0	0	0	0	0	0	2,652	3,300	0	0	0 days	AA
09	0	0	0	0	0	552	0	0	0	0	0	0	60 days	AA
10	0	0	0	0	0	660	0	0	0	0	0	0	60 days	AA
11	0	0	0	0	0	864	0	0	0	0	0	0	60 days	AA
12	0	0	0	0	0	1,044	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 75***

**CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA**

*Customer Service Number*  
**1-800-248-2341**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,124	2,568	2,964	2,628	0	3,084	0	4,680	4,848	0	1,560	0	0 days	AA
02	2,052	2,412	2,856	2,532	0	2,928	0	4,260	4,464	0	1,308	0	0 days	AA
03	1,956	2,304	2,724	2,412	0	2,796	0	4,392	4,560	0	1,272	0	0 days	AA
04	2,052	2,412	2,856	2,532	0	2,928	0	4,464	4,500	0	1,380	0	0 days	AA
06	1,824	2,196	2,532	2,244	0	2,616	0	4,008	3,888	0	1,260	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 75***

**COMBINED INSURANCE COMPANY OF AMERICA**

*Customer Service Number*  
**800-544-5531**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,774	2,411	2,597	2,153	0	3,340	0	0	0	0	0	0	0 days	IA
02	0	0	0	0	0	1,109	0	0	0	0	0	0	0 days	AA
03	1,901	2,655	2,825	2,340	0	3,644	0	0	0	0	0	0	0 days	IA
04	0	0	0	0	0	1,205	0	0	0	0	0	0	0 days	AA
05	1,839	2,532	2,711	2,245	0	3,493	0	0	0	0	0	0	0 days	IA
06	0	0	0	0	0	1,156	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 75***

<b>CONSECO INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 541-2254</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,433	0	0	1,770	0	2,125	1,687	0	0	0	0	0	0 days	AA
02	1,524	0	0	1,882	0	2,261	1,795	0	0	0	0	0	0 days	AA
03	1,631	0	0	2,014	0	2,419	1,921	0	0	0	0	0	0 days	AA
04	1,753	0	0	2,165	0	2,165	2,064	0	0	0	0	0	0 days	AA
05	1,982	0	0	2,939	0	2,939	2,333	0	0	0	0	0	0 days	AA

<b>CONTINENTAL GENERAL INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-880-8824 ext. 1431</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	6,310	5,824	7,278	5,330	4,313	6,476	5,442	0	0	0	0	0	0 days	AA
02	3,522	3,251	4,062	2,975	2,407	3,614	3,037	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	1,471	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	821	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.



*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 75***

<b>GENWORTH LIFE AND ANNUITY INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(877) 825-9337</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>		
01	1,548	0	2,649	2,382	0	2,752	0	0	0	3,387	0	0	0 days	AA

<b>GENWORTH LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>877-825-9337</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>		
01	1,770	2,174	2,552	2,188	0	2,630	0	0	0	0	0	0	0 days	AA
02	1,283	1,576	1,850	1,586	0	1,907	0	0	0	0	0	0	0 days	AA
03	1,357	1,667	1,957	1,677	0	2,017	0	0	0	0	0	0	0 days	AA

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>		
01	1,483	2,136	2,305	0	0	2,319	0	0	0	0	0	0	60 days	AA
03	1,214	1,790	1,992	0	0	2,006	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 75***

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>		
04	1,260	0	1,836	0	1,800	1,800	1,572	2,760	3,036	0	0	0	0 days	AA
05	2,148	0	2,892	0	2,808	3,144	2,556	3,948	4,632	0	0	0	0 days	AA
06	1,728	0	2,448	0	2,400	2,616	2,136	3,480	3,924	0	0	0	0 days	AA
07	1,392	0	2,016	0	1,980	2,208	1,728	3,036	3,336	0	0	0	0 days	AA

<b>HUMANA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-872-7294</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>		
01	2,244	2,364	2,748	0	0	2,760	0	0	0	0	1,308	1,896	90 days	AA
02	1,908	2,016	2,340	0	0	2,352	0	0	0	0	1,116	1,608	90 days	AA
03	1,596	1,680	1,944	0	0	1,968	0	0	0	0	924	1,344	90 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 75***

**LINCOLN HERITAGE LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-800-287-7319**

Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
01	1,257	1,665	1,955	1,728	0	2,015	0	0	0	0	0	0	0 days	AA
02	1,160	1,537	1,805	1,595	0	1,860	0	0	0	0	0	0	0 days	AA
03	1,064	1,409	1,654	1,462	0	1,705	0	0	0	0	0	0	0 days	AA
04	967	1,281	1,504	1,329	0	1,550	0	0	0	0	0	0	0 days	AA

**MARQUETTE NATIONAL LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-934-1126**

Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
02	1,800	0	0	2,202	0	2,602	2,318	0	0	0	0	0	180 days	AA
03	1,980	0	0	2,307	0	2,726	2,428	0	0	0	0	0	180 days	AA
05	2,178	0	0	2,537	0	2,999	2,671	0	0	0	0	0	180 days	AA
06	2,401	0	0	2,796	0	3,305	2,943	0	0	0	0	0	180 days	AA
07	2,614	0	0	3,045	0	3,599	3,205	0	0	0	0	0	180 days	AA
08	2,882	0	0	3,357	0	3,967	3,534	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 75***

<b>MENNONITE MUTUAL AID ASSOCIATION</b>													<i>Customer Service Number</i> <b>800-348-7468</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,680	0	0	0	2,528	2,900	0	0	0	0	0	1,774	0 days	IA
02	1,447	0	0	0	2,177	2,498	0	0	0	0	0	1,528	0 days	IA
03	1,520	0	0	0	2,288	2,625	0	0	0	0	0	1,606	0 days	IA
05	1,618	0	0	0	2,435	2,794	0	0	0	0	0	1,709	0 days	IA

<b>MUTUAL OF OMAHA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-316-0842</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,923	0	3,210	3,495	0	3,259	2,633	0	0	0	0	0	0 days	AA
02	1,627	0	2,716	2,957	0	2,758	2,228	0	0	0	0	0	0 days	AA
03	1,397	0	2,332	2,539	0	2,368	1,913	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 75***

**PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC.**

*Customer Service Number*  
**888-202-4340**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,824	0	2,880	0	0	2,868	2,532	0	0	2,820	0	0	0 days	AA
02	1,380	0	2,376	0	0	2,424	2,148	0	0	2,376	0	0	0 days	AA
03	1,476	0	2,508	0	0	2,568	2,280	0	0	2,520	0	0	0 days	AA
04	1,260	0	2,196	0	0	2,256	1,992	0	0	2,208	0	0	0 days	AA
05	1,812	0	2,820	0	0	2,988	2,652	0	0	2,940	0	0	0 days	AA
07	2,016	0	2,652	0	0	2,868	2,532	0	0	2,820	0	0	0 days	AA

**PENNSYLVANIA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-275-7366**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,990	2,739	3,040	2,750	0	3,286	3,020	0	0	0	0	0	180 days	AA
03	2,388	3,287	3,648	3,300	0	3,943	3,625	0	0	0	0	0	180 days	AA
04	2,627	3,616	4,012	3,630	0	4,338	3,987	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 75***

**PHYSICIANS LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-800-228-9100**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,582	1,955	0	0	0	2,714	2,225	0	0	0	0	0	0 days	AA
03	1,798	2,222	0	0	0	3,084	2,528	0	0	0	0	0	0 days	AA
04	2,445	3,021	0	0	0	4,194	3,439	0	0	0	0	0	0 days	AA
06	1,679	2,072	0	0	0	2,944	2,415	0	0	0	0	0	0 days	IA
07	1,908	2,354	0	0	0	3,345	2,744	0	0	0	0	0	0 days	IA
08	2,595	3,202	0	0	0	4,549	3,732	0	0	0	0	0	0 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
**Southern California Regions**  
*Individual Policy Rates for Female, Age 75*

<b>STANDARD LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>888-350-1488</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,925	2,414	2,777	2,397	2,265	2,375	2,409	0	0	0	0	0	0 days	AA
02	0	0	0	0	0	364	0	0	0	0	0	0	0 days	AA
03	1,604	2,012	2,314	1,998	1,888	1,979	2,008	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	304	0	0	0	0	0	0	0 days	AA
05	1,668	2,092	2,407	2,078	1,963	2,058	2,088	0	0	0	0	0	0 days	AA
06	0	0	0	0	0	316	0	0	0	0	0	0	0 days	AA
07	1,347	1,690	1,944	1,678	1,586	1,662	1,687	0	0	0	0	0	0 days	AA
08	0	0	0	0	0	255	0	0	0	0	0	0	0 days	AA

<b>STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>ntact Local State Farm Age</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,542	0	2,325	0	0	2,349	0	0	0	0	0	0	0 days	AA
03	1,586	0	2,393	0	0	2,416	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 75***

**UNITED AMERICAN INSURANCE COMPANY**

*Customer Service Number*  
**1-800-331-2512**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
10	1,866	0	0	0	0	3,330	2,976	0	0	0	0	0	60 days	IA
11	0	0	0	0	0	1,171	0	0	0	0	0	0	60 days	AA
14	1,399	0	0	0	0	2,497	2,232	0	0	0	0	0	60 days	IA
15	0	0	0	0	0	878	0	0	0	0	0	0	60 days	AA
19	0	3,433	3,758	3,727	0	0	0	0	0	0	0	0	0 days	AA
21	0	2,576	2,819	2,795	0	0	0	0	0	0	0	0	0 days	AA

**UNITED TEACHER ASSOCIATES INSURANCE COMPANY**

*Customer Service Number*  
**(800) 880-8824**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,281	2,780	3,198	2,670	0	3,150	2,630	0	1,849	2,035	0	0	180 days	AA
02	2,794	3,406	3,918	3,271	0	3,859	3,222	0	2,265	2,493	0	0	180 days	AA
03	3,307	4,031	4,637	3,872	0	4,567	3,814	0	2,681	2,950	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.



*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 75***

<b>UNITED WORLD LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-877-845-0892</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,619	1,947	0	0	0	2,346	2,099	0	0	0	0	0	0 days	AA
02	1,370	1,648	0	0	0	1,985	1,776	0	0	0	0	0	0 days	AA
03	1,176	1,415	0	0	0	1,705	1,525	0	0	0	0	0	0 days	AA

  

<b>USAA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-531-8000</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,370	0	0	1,874	0	1,872	1,938	0	0	0	0	0	0 days	AA
02	1,486	0	0	2,042	0	2,034	2,106	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

## Southern California Individual Policy Rates For Female Age 80

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 80. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 80***

<b>ADMIRAL LIFE INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(877) 344-9784</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,061	2,598	2,854	2,623	2,647	2,890	2,642	0	0	0	0	0	0 days	AA
02	1,394	1,757	1,930	1,774	1,790	1,954	1,787	0	0	0	0	0	0 days	AA
03	1,527	1,925	2,115	1,944	1,961	2,141	1,958	0	0	0	0	0	0 days	AA

<b>AETNA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-345-6022</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,332	2,250	0	0	0	2,679	0	0	0	0	0		0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 80***

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	3,017	3,219	3,235	3,843	3,798	2,653	2,954	0	0	2,594	1,149	1,661	0 days	AA
02	3,592	3,832	3,801	4,575	4,522	3,130	3,517	0	0	3,056	1,354	1,956	0 days	AA
03	0	0	0	0	0	1,120	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,319	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 80***

<b>BLUE CROSS OF CALIFORNIA</b>													<i>Customer Service Number</i> <b>1-800-333-3883</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>		
05	1,824	0	2,388	0	0	2,508	0	0	2,400	3,000	0	0	60 days	AA
06	1,932	0	2,736	0	0	3,000	0	0	0	0	0	0	60 days	AA
07	1,824	0	2,580	0	0	2,832	0	0	0	0	0	0	60 days	AA
08	0	0	0	0	0	0	0	0	2,760	3,324	0	0	0 days	AA
09	0	0	0	0	0	576	0	0	0	0	0	0	60 days	AA
10	0	0	0	0	0	708	0	0	0	0	0	0	60 days	AA
11	0	0	0	0	0	912	0	0	0	0	0	0	60 days	AA
12	0	0	0	0	0	1,116	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 80***

**CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA**

*Customer Service Number*  
**1-800-248-2341**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,424	2,952	3,432	3,060	0	3,444	0	5,364	5,676	0	2,040	0	0 days	AA
02	2,292	2,796	3,252	2,892	0	3,252	0	4,884	5,304	0	1,704	0	0 days	AA
03	2,172	2,640	3,072	2,736	0	3,084	0	5,028	5,532	0	1,656	0	0 days	AA
04	2,268	2,760	3,216	2,868	0	3,228	0	5,172	5,136	0	1,800	0	0 days	AA
06	2,064	2,520	2,928	2,616	0	2,940	0	4,644	4,656	0	1,656	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 80***

**COMBINED INSURANCE COMPANY OF AMERICA**

*Customer Service Number*  
**800-544-5531**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,004	2,720	2,930	2,447	0	3,774	0	0	0	0	0	0	0 days	IA
02	0	0	0	0	0	1,301	0	0	0	0	0	0	0 days	AA
03	2,149	2,994	3,186	2,659	0	4,116	0	0	0	0	0	0	0 days	IA
04	0	0	0	0	0	1,414	0	0	0	0	0	0	0 days	AA
05	2,075	2,857	3,058	2,551	0	3,945	0	0	0	0	0	0	0 days	IA
06	0	0	0	0	0	1,356	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 80***

**CONSECO INSURANCE COMPANY**

*Customer Service Number*  
**(800) 541-2254**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,599	0	0	1,976	0	2,335	1,885	0	0	0	0	0	0 days	AA
02	1,701	0	0	2,102	0	2,484	2,005	0	0	0	0	0	0 days	AA
03	1,821	0	0	2,249	0	2,658	2,145	0	0	0	0	0	0 days	AA
04	1,957	0	0	2,417	0	2,857	2,306	0	0	0	0	0	0 days	AA
05	2,212	0	0	2,733	0	3,230	2,606	0	0	0	0	0	0 days	AA

**CONTINENTAL GENERAL INSURANCE COMPANY**

*Customer Service Number*  
**800-880-8824 ext. 1431**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	6,908	6,381	7,979	5,842	4,728	7,095	5,962	0	0	0	0	0	0 days	AA
02	3,856	3,562	4,453	3,260	2,639	3,960	3,328	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	1,613	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	900	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.



*2008 Medicare Supplement Insurance Rates*  
**Southern California Regions**  
*Individual Policy Rates for Female, Age 80*

**GENWORTH LIFE AND ANNUITY INSURANCE COMPANY**

*Customer Service Number*  
**(877) 825-9337**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,699	0	2,903	2,594	0	2,905	0	0	0	3,601	0	0	0 days	AA

**GENWORTH LIFE INSURANCE COMPANY**

*Customer Service Number*  
**877-825-9337**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,939	2,420	2,831	2,444	0	2,916	0	0	0	0	0	0	0 days	AA
02	1,406	1,755	2,052	1,772	0	2,114	0	0	0	0	0	0	0 days	AA
03	1,487	1,856	2,170	1,874	0	2,236	0	0	0	0	0	0	0 days	AA

**GLOBE LIFE AND ACCIDENT INSURANCE COMPANY**

*Customer Service Number*  
**800-801-6831**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,491	2,209	2,501	0	0	2,524	0	0	0	0	0	0	60 days	AA
03	1,220	1,808	2,047	0	0	2,065	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 80***

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
04	1,404	0	2,100	0	2,052	1,992	1,788	3,144	3,516	0	0	0	0 days	AA
05	2,388	0	3,288	0	3,192	3,588	2,916	4,476	5,316	0	0	0	0 days	AA
06	1,920	0	2,772	0	2,724	3,000	2,424	3,936	4,560	0	0	0	0 days	AA
07	1,548	0	2,316	0	2,256	2,496	1,968	3,456	3,864	0	0	0	0 days	AA

<b>HUMANA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-872-7294</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,484	2,616	3,036	0	0	3,060	0	0	0	0	1,440	2,088	90 days	AA
02	2,112	2,232	2,592	0	0	2,604	0	0	0	0	1,224	1,788	90 days	AA
03	1,764	1,860	2,160	0	0	2,172	0	0	0	0	1,020	1,488	90 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 80***

**LINCOLN HERITAGE LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-800-287-7319**

Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
01	1,378	1,854	2,167	1,931	0	2,232	0	0	0	0	0	0	0 days	AA
02	1,272	1,711	2,000	1,782	0	2,060	0	0	0	0	0	0	0 days	AA
03	1,166	1,569	1,834	1,634	0	1,889	0	0	0	0	0	0	0 days	AA
04	1,060	1,426	1,667	1,485	0	1,717	0	0	0	0	0	0	0 days	AA

**MARQUETTE NATIONAL LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-934-1126**

Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
02	1,879	0	0	2,501	0	2,928	2,629	0	0	0	0	0	180 days	AA
03	2,067	0	0	2,620	0	3,067	2,755	0	0	0	0	0	180 days	AA
05	2,273	0	0	2,882	0	3,374	3,030	0	0	0	0	0	180 days	AA
06	2,505	0	0	3,176	0	3,719	3,339	0	0	0	0	0	180 days	AA
07	2,728	0	0	3,458	0	4,049	3,636	0	0	0	0	0	180 days	AA
08	3,007	0	0	3,812	0	4,464	4,009	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 80***

<b>MENNONITE MUTUAL AID ASSOCIATION</b>													<i>Customer Service Number</i> <b>800-348-7468</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,699	0	0	0	2,680	3,055	0	0	0	0	0	1,873	0 days	IA
02	1,463	0	0	0	2,308	2,631	0	0	0	0	0	1,613	0 days	IA
03	1,538	0	0	0	2,425	2,765	0	0	0	0	0	1,695	0 days	IA
05	1,637	0	0	0	2,582	2,944	0	0	0	0	0	1,804	0 days	IA

<b>MUTUAL OF OMAHA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-316-0842</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,214	0	3,696	4,024	0	3,754	3,032	0	0	0	0	0	0 days	AA
02	1,874	0	3,127	3,405	0	3,176	2,565	0	0	0	0	0	0 days	AA
03	1,609	0	2,685	2,923	0	2,727	2,203	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 80***

**PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC.**

*Customer Service Number*  
**888-202-4340**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,932	0	3,084	0	0	3,144	2,796	0	0	3,084	0	0	0 days	AA
02	1,440	0	2,628	0	0	2,688	2,400	0	0	2,640	0	0	0 days	AA
03	1,536	0	2,640	0	0	2,844	2,568	0	0	2,784	0	0	0 days	AA
04	1,308	0	2,472	0	0	2,544	2,244	0	0	2,496	0	0	0 days	AA
05	1,896	0	3,024	0	0	3,216	3,012	0	0	3,144	0	0	0 days	AA
07	2,100	0	3,024	0	0	3,216	2,844	0	0	3,144	0	0	0 days	AA

**PENNSYLVANIA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-275-7366**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	2,182	3,050	3,374	3,071	0	3,642	3,347	0	0	0	0	0	180 days	AA
03	2,618	3,660	4,049	3,685	0	4,370	4,016	0	0	0	0	0	180 days	AA
04	2,880	4,026	4,454	4,054	0	4,807	4,418	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 80***

PHYSICIANS LIFE INSURANCE COMPANY													Customer Service Number 1-800-228-9100	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
02	1,727	2,182	0	0	0	3,088	2,533	0	0	0	0	0	0 days	AA
03	1,962	2,480	0	0	0	3,509	2,878	0	0	0	0	0	0 days	AA
04	2,668	3,372	0	0	0	4,772	3,914	0	0	0	0	0	0 days	AA
06	1,813	2,294	0	0	0	3,323	2,726	0	0	0	0	0	0 days	IA
07	2,060	2,606	0	0	0	3,776	3,098	0	0	0	0	0	0 days	IA
08	2,802	3,545	0	0	0	5,136	4,213	0	0	0	0	0	0 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
**Southern California Regions**  
*Individual Policy Rates for Female, Age 80*

<b>STANDARD LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>888-350-1488</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,292	2,874	3,307	2,855	2,698	2,828	2,869	0	0	0	0	0	0 days	AA
02	0	0	0	0	0	434	0	0	0	0	0	0	0 days	AA
03	1,910	2,395	2,756	2,379	2,248	2,356	2,391	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	361	0	0	0	0	0	0	0 days	AA
05	1,987	2,491	2,866	2,474	2,338	2,451	2,486	0	0	0	0	0	0 days	AA
06	0	0	0	0	0	376	0	0	0	0	0	0	0 days	AA
07	1,605	2,012	2,315	1,998	1,888	1,979	2,008	0	0	0	0	0	0 days	AA
08	0	0	0	0	0	304	0	0	0	0	0	0	0 days	AA

<b>STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>ntact Local State Farm Age</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,732	0	2,612	0	0	2,638	0	0	0	0	0	0	0 days	AA
03	1,782	0	2,687	0	0	2,714	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 80***

**UNITED AMERICAN INSURANCE COMPANY**

*Customer Service Number*  
**1-800-331-2512**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
10	1,866	0	0	0	0	3,330	2,976	0	0	0	0	0	60 days	IA
11	0	0	0	0	0	1,212	0	0	0	0	0	0	60 days	AA
14	1,399	0	0	0	0	2,497	2,232	0	0	0	0	0	60 days	IA
15	0	0	0	0	0	910	0	0	0	0	0	0	60 days	AA
19	0	3,466	3,865	3,836	0	0	0	0	0	0	0	0	0 days	AA
21	0	2,600	2,899	2,877	0	0	0	0	0	0	0	0	0 days	AA

**UNITED TEACHER ASSOCIATES INSURANCE COMPANY**

*Customer Service Number*  
**(800) 880-8824**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,519	3,115	3,601	3,022	0	3,545	2,975	0	2,129	2,344	0	0	180 days	AA
02	3,086	3,816	4,411	3,702	0	4,343	3,645	0	2,608	2,871	0	0	180 days	AA
03	3,653	4,516	5,221	4,382	0	5,141	4,314	0	3,087	3,398	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.



*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Female, Age 80***

<b>UNITED WORLD LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-877-845-0892</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,766	2,123	0	0	0	2,559	2,289	0	0	0	0	0	0 days	AA
02	1,494	1,797	0	0	0	2,165	1,937	0	0	0	0	0	0 days	AA
03	1,283	1,543	0	0	0	1,859	1,663	0	0	0	0	0	0 days	AA

<b>USAA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-531-8000</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,590	0	0	2,172	0	2,170	2,246	0	0	0	0	0	0 days	AA
02	1,720	0	0	2,368	0	2,356	2,442	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

## Southern California Individual Policy Rates For Male Age Under 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age Under 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age Under 65***

<b>ADMIRAL LIFE INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(877) 344-9784</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,528	3,186	3,476	3,218	3,246	3,528	3,241	0	0	0	0	0	0 days	AA
02	1,710	2,154	2,351	2,176	2,195	2,386	2,192	0	0	0	0	0	0 days	AA
03	1,874	2,361	2,576	2,384	2,405	2,614	2,402	0	0	0	0	0	0 days	AA

<b>AETNA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-345-6022</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,328	2,250	0	0	0	2,679	0	0	0	0	0		0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age Under 65***

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	3,017	3,219	3,235	0	0	2,653	0	0	0	2,594	1,149	0	0 days	AA
02	3,592	3,832	3,801	0	0	3,130	0	0	0	3,056	1,354	0	0 days	AA
03	0	0	0	0	0	1,120	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,319	0	0	0	0	0	0	0 days	AA

<b>BLUE CROSS OF CALIFORNIA</b>													<i>Customer Service Number</i> <b>1-800-333-3883</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	3,948	0	0	0	0	0	0	0	0	4,944	0	0	0 days	AA
02	0	0	2,460	0	0	2,892	0	0	0	0	0	0	60 days	AA
03	0	0	2,760	0	0	3,420	0	0	0	0	0	0	60 days	AA
04	0	0	2,604	0	0	3,216	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age Under 65***

**CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA**

*Customer Service Number*  
**1-800-248-2341**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	6,168	7,440	8,604	7,620	0	8,616	0	11,256	13,704	0	3,684	0	0 days	AA
02	5,940	7,008	8,280	7,332	0	8,280	0	10,416	12,408	0	3,072	0	0 days	AA
03	5,664	6,684	7,896	6,996	0	7,908	0	11,364	13,872	0	3,000	0	0 days	AA
04	5,940	7,008	8,280	7,332	0	8,292	0	10,836	13,284	0	3,240	0	0 days	AA
06	5,280	6,360	7,356	6,516	0	7,368	0	8,388	10,260	0	2,976	0	0 days	AA

**COMBINED INSURANCE COMPANY OF AMERICA**

*Customer Service Number*  
**800-544-5531**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,165	2,936	3,164	0	0	4,076	0	0	0	0	0	0	0 days	IA
03	2,322	3,235	3,442	0	0	4,445	0	0	0	0	0	0	0 days	IA
05	2,242	3,085	3,303	4,260	0	4,260	0	0	0	0	0	0	0 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age Under 65***

<b>CONSECO INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 541-2254</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,285	0	0	2,821	0	3,175	2,690	0	0	0	0	0	0 days	AA
02	2,431	0	0	3,001	0	3,377	2,862	0	0	0	0	0	0 days	AA
03	2,601	0	0	3,212	0	3,614	3,062	0	0	0	0	0	0 days	AA
04	2,795	0	0	3,452	0	3,884	3,291	0	0	0	0	0	0 days	AA
05	3,160	0	0	3,902	0	4,390	3,721	0	0	0	0	0	0 days	AA

<b>CONTINENTAL GENERAL INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-880-8824 ext. 1431</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	10,121	9,354	11,687	0	0	10,394	0	0	0	0	0	0	0 days	AA
02	5,649	5,221	6,523			5,802	0	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	2,361	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,318	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age Under 65***

<b>GENWORTH LIFE AND ANNUITY INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(877) 825-9337</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,107	0	3,463	3,075	0	3,629	0	0	0	3,982	0	0	0 days	AA

<b>GENWORTH LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>877-825-9337</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,354	2,981	3,482	0	0	3,584	0	0	0	0	0	0	0 days	AA
02	1,707	2,161	2,525	0	0	2,599	0	0	0	0	0	0	0 days	AA
03	1,805	2,285	2,670	0	0	2,748	0	0	0	0	0	0	0 days	AA

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
04	1,491	2,209	2,501	0	0	2,524	0	0	0	0	0	0	0 days	AA
06	1,220	1,808	2,047	0	0	2,065	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
**Southern California Regions**  
*Individual Policy Rates for Male, Age Under 65*

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
04	1,632	0	2,460	0	0	2,256	2,124	3,708	0	0	0	0	0 days	AA
05	2,748	0	3,876	0	0	4,212	3,372	5,412	0	0	0	0	0 days	AA
06	2,220	0	3,264	0	0	3,540	2,820	4,692	0	0	0	0	0 days	AA
07	1,800	0	2,712	0	0	2,916	2,340	4,080	0	0	0	0	0 days	AA

<b>HUMANA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-872-7294</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	4,752	5,016	5,808	0	0	5,856	0	0	0	0	2,760	4,008	90 days	AA
02	4,044	4,272	4,956	0	0	4,992	0	0	0	0	2,352	3,408	90 days	AA
03	3,372	3,552	4,128	0	0	4,152	0	0	0	0	1,956	2,844	90 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.



*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age Under 65***

**LINCOLN HERITAGE LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-800-287-7319**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,673	2,283	2,664	2,384	0	2,744	0	0	0	0	0	0	0 days	AA
02	1,544	2,107	2,459	2,201	0	2,533	0	0	0	0	0	0	0 days	AA
03	1,416	1,932	2,254	2,017	0	2,322	0	0	0	0	0	0	0 days	AA
04	1,287	1,756	2,049	1,834	0	2,111	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age Under 65***

MARQUETTE NATIONAL LIFE INSURANCE COMPANY													Customer Service Number 800-934-1126	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
02	2,161	0	0	0	0	3,675	0	0	0	0	0	0	180 days	AA
03	2,377	0	0	0	0	3,850	0	0	0	0	0	0	180 days	AA
05	2,614	0	0	0	0	4,235	0	0	0	0	0	0	180 days	AA
06	2,881	0	0	0	0	4,667	0	0	0	0	0	0	180 days	AA
07	3,137	0	0	0	0	5,082	0	0	0	0	0	0	180 days	AA
08	3,459	0	0	0	0	5,603	0	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age Under 65***

<b>MENNONITE MUTUAL AID ASSOCIATION</b>													<i>Customer Service Number</i> <b>800-348-7468</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,717	0	0	0	2,781	3,165	0	0	0	0	0	2,000	0 days	IA
02	1,479	0	0	0	2,395	2,726	0	0	0	0	0	1,723	0 days	IA
03	1,554	0	0	0	2,517	2,864	0	0	0	0	0	1,810	0 days	IA
05	1,654	0	0	0	2,680	3,049	0	0	0	0	0	1,927	0 days	IA

<b>MUTUAL OF OMAHA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-316-0842</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,545	0	4,248	0	0	4,315	0	0	0	0	0	0	0 days	AA
02	2,154	0	3,594	0	0	3,651	0	0	0	0	0	0	0 days	AA
03	1,849	0	3,086	0	0	3,134	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
**Southern California Regions**  
*Individual Policy Rates for Male, Age Under 65*

**PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC.**

*Customer Service Number*  
**888-202-4340**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,616	0	4,440	0	0	4,536	3,876	0	0	4,452	0	0	0 days	AA
02	1,980	0	3,324	0	0	3,408	2,856	0	0	3,336	0	0	0 days	AA
03	2,112	0	3,540	0	0	3,624	3,048	0	0	3,552	0	0	0 days	AA
04	1,788	0	3,084	0	0	3,156	2,640	0	0	3,096	0	0	0 days	AA
05	2,592	0	4,164	0	0	4,236	3,600	0	0	4,152	0	0	0 days	AA
07	2,880	0	4,524	0	0	4,620	3,924	0	0	4,524	0	0	0 days	AA

**PENNSYLVANIA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-275-7366**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	2,533	3,593	3,968	0	0	4,282	0	0	0	0	0	0	180 days	AA
03	3,040	4,312	4,762	0	0	5,139	0	0	0	0	0	0	180 days	AA
04	3,344	4,743	5,238	0	0	5,653	0	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age Under 65***

PHYSICIANS LIFE INSURANCE COMPANY													Customer Service Number 1-800-228-9100	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
02	2,117	2,947	0	0	0	3,941	3,300	0	0	0	0	0	0 days	AA
03	2,405	3,349	0	0	0	4,479	3,750	0	0	0	0	0	0 days	AA
04	3,271	4,555	0	0	0	6,091	5,100	0	0	0	0	0	0 days	AA
06	2,117	2,947	0	0	0	3,941	3,300	0	0	0	0	0	0 days	IA
07	2,405	3,349	0	0	0	4,479	3,750	0	0	0	0	0	0 days	IA
08	3,271	4,555	0	0	0	6,091	5,100	0	0	0	0	0	0 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age Under 65***

<b>STANDARD LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>888-350-1488</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	3,046	3,820	4,394	3,793	3,585	3,758	3,812	0	0	0	0	0	0 days	AA
02	0	0	0	0	0	576	0	0	0	0	0	0	0 days	AA
03	2,538	3,183	3,662	3,161	2,987	3,131	3,177	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	480	0	0	0	0	0	0	0 days	AA
05	2,640	3,310	3,808	3,288	3,107	3,257	3,304	0	0	0	0	0	0 days	AA
06	0	0	0	0	0	499	0	0	0	0	0	0	0 days	AA
07	2,132	2,674	3,076	2,655	2,509	2,630	2,669	0	0	0	0	0	0 days	AA
08	0	0	0	0	0	403	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age Under 65***

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY												Customer Service Number Contact Local State Farm Age	
Region Number*	Medicare Supplement Policy Plan:											Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L	
02	1,806	0	2,724	0	0	2,751	0	0	0	0	0	0	0 days AA
03	1,858	0	2,802	0	0	2,830	0	0	0	0	0	0	0 days AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age Under 65***

UNITED AMERICAN INSURANCE COMPANY													Customer Service Number 1-800-331-2512	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
01	2,264	3,466	3,865	0	0	3,330	0	0	0	0	0	0	180 days	IA
02	0	0	0	0	0	1,212	0	0	0	0	0	0	180 days	IA
03	0	4,695	0	0	0	0	0	0	0	0	0	0	0 days	IA
07	1,698	2,600	2,899	0	0	2,497	0	0	0	0	0	0	180 days	IA
08	0	0	0	0	0	910	0	0	0	0	0	0	180 days	IA
09	0	3,589	0	0	0	0	0	0	0	0	0	0	0 days	IA
16	0	0	0	0	0	2,577	0	0	0	0	0	0	180 days	IA
18	0	0	0	0	0	1,933	0	0	0	0	0	0	180 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.



*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age Under 65***

<b>UNITED TEACHER ASSOCIATES INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 880-8824</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	3,166	4,155	5,002	0	0	4,924	0	0	2,935	3,232	0	0	180 days	AA
02	3,878	5,090	6,128	0	0	6,032	0	0	3,596	3,960	0	0	180 days	AA
03	4,591	6,025	7,253	0	0	7,140	0	0	4,256	4,687	0	0	180 days	AA

<b>UNITED WORLD LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-877-845-0892</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,142	2,577	0	0	0	3,105	0	0	0	0	0	0	0 days	AA
02	1,813	2,180	0	0	0	2,627	0	0	0	0	0	0	0 days	AA
03	1,557	1,872	0	0	0	2,256	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age Under 65***

USAA LIFE INSURANCE COMPANY													Customer Service Number <b>1-800-531-8000</b>	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
01	982	0	0	1,344	0	1,340	1,390	0	0	0	0	0	0 days	AA
02	1,064	0	0	1,462	0	1,458	1,508	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

## Southern California Individual Policy Rates For Male Age 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 65***

<b>ADMIRAL LIFE INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(877) 344-9784</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,473	1,856	2,116	1,875	1,892	2,195	1,888	0	0	0	0	0	0 days	AA
02	996	1,255	1,431	1,268	1,279	1,484	1,277	0	0	0	0	0	0 days	AA
03	1,092	1,375	1,568	1,389	1,402	1,626	1,399	0	0	0	0	0	0 days	AA

<b>AETNA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-345-6022</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,372	1,324	0	0	0	1,576	0	0	0	0	0		0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 65***

**BANKERS LIFE AND CASUALTY COMPANY**

*Customer Service Number*  
**(800) 621-3724**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,919	1,845	1,836	2,083	2,131	1,466	1,558	0	0	1,365	605	874	0 days	AA
02	2,285	2,197	2,148	2,480	2,537	1,726	1,854	0	0	1,608	713	1,030	0 days	AA
03	0	0	0	0	0	654	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	770	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 65***

<b>BLUE CROSS OF CALIFORNIA</b>													<i>Customer Service Number</i> <b>1-800-333-3883</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	1,104	0	1,284	0	0	1,380	0	0	1,356	1,740	0	0	60 days	AA
06	1,164	0	1,512	0	0	1,668	0	0	0	0	0	0	60 days	AA
07	1,080	0	1,416	0	0	1,584	0	0	0	0	0	0	60 days	AA
08	0	0	0	0	0	0	0	0	1,572	1,956	0	0	0 days	AA
09	0	0	0	0	0	324	0	0	0	0	0	0	60 days	AA
10	0	0	0	0	0	384	0	0	0	0	0	0	60 days	AA
11	0	0	0	0	0	540	0	0	0	0	0	0	60 days	AA
12	0	0	0	0	0	648	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 65***

**CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA**

*Customer Service Number*  
**1-800-248-2341**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,200	1,440	1,668	1,476	0	1,668	0	3,156	3,108	0	768	0	0 days	AA
02	1,152	1,356	1,608	1,428	0	1,608	0	3,168	3,060	0	720	0	0 days	AA
03	1,104	1,296	1,536	1,356	0	1,536	0	3,168	3,072	0	684	0	0 days	AA
04	1,152	1,356	1,608	1,428	0	1,608	0	3,024	3,012	0	720	0	0 days	AA
06	1,020	1,212	1,428	1,260	0	1,428	0	2,664	2,688	0	660	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 65***

**COMBINED INSURANCE COMPANY OF AMERICA**

*Customer Service Number*  
**800-544-5531**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,412	1,920	2,068	1,650	0	2,647	0	0	0	0	0	0	0 days	IA
02	0	0	0	0	0	712	0	0	0	0	0	0	0 days	AA
03	1,511	2,112	2,247	1,793	0	2,888	0	0	0	0	0	0	0 days	IA
04	0	0	0	0	0	773	0	0	0	0	0	0	0 days	AA
05	1,462	2,014	2,156	1,720	0	2,769	0	0	0	0	0	0	0 days	IA
06	0	0	0	0	0	742	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.



*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 65***

**CONSECO INSURANCE COMPANY**

*Customer Service Number*  
**(800) 541-2254**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,272	0	0	1,571	0	1,928	1,498	0	0	0	0	0	0 days	AA
02	1,353	0	0	1,672	0	2,051	1,593	0	0	0	0	0	0 days	AA
03	1,448	0	0	1,789	0	2,194	1,705	0	0	0	0	0	0 days	AA
04	1,556	0	0	1,923	0	2,358	1,832	0	0	0	0	0	0 days	AA
05	1,759	0	0	2,173	0	2,666	2,071	0	0	0	0	0	0 days	AA

**CONTINENTAL GENERAL INSURANCE COMPANY**

*Customer Service Number*  
**800-880-8824 ext. 1431**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	5,041	4,655	5,818	4,262	3,450	5,178	4,349	0	0	0	0	0	0 days	AA
02	2,814	2,598	3,247	2,379	1,925	2,890	2,427	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	1,177	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	657	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
**Southern California Regions**  
**Individual Policy Rates for Male, Age 65**

<b>GENWORTH LIFE AND ANNUITY INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(877) 825-9337</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,271	0	2,178	1,953	0	2,218	0	0	0	2,889	0	0	0 days	AA

<b>GENWORTH LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>877-825-9337</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,483	1,786	2,150	1,790	0	2,216	0	0	0	0	0	0	0 days	AA
02	1,075	1,295	1,559	1,298	0	1,607	0	0	0	0	0	0	0 days	AA
03	1,137	1,369	1,649	1,373	0	1,699	0	0	0	0	0	0	0 days	AA

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,042	1,526	1,693	0	0	1,709	0	0	0	0	0	0	60 days	AA
03	853	1,247	1,387	0	0	1,398	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 65***

**HEALTH NET LIFE INSURANCE COMPANY**

*Customer Service Number*  
**(800) 944-7287**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
04	948	0	1,308	0	1,248	1,344	1,152	2,004	2,136	0	0	0	0 days	AA
05	1,572	0	2,076	0	2,028	2,220	1,800	2,916	3,144	0	0	0	0 days	AA
06	1,296	0	1,704	0	1,680	1,860	1,500	2,532	2,772	0	0	0	0 days	AA
07	1,044	0	1,440	0	1,368	1,560	1,272	2,208	2,352	0	0	0	0 days	AA

**HUMANA INSURANCE COMPANY**

*Customer Service Number*  
**1-800-872-7294**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,100	2,220	2,580	0	0	2,592	0	0	0	0	936	1,356	90 days	AA
02	1,800	1,896	2,196	0	0	2,208	0	0	0	0	804	1,164	90 days	AA
03	1,500	1,572	1,824	0	0	1,836	0	0	0	0	672	972	90 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 65***

**LINCOLN HERITAGE LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-800-287-7319**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,102	1,431	1,717	1,481	0	1,769	0	0	0	0	0	0	0 days	AA
02	1,018	1,321	1,585	1,267	0	1,633	0	0	0	0	0	0	0 days	AA
03	933	1,211	1,453	1,253	0	1,497	0	0	0	0	0	0	0 days	AA
04	848	1,101	1,321	1,139	0	1,361	0	0	0	0	0	0	0 days	AA

**MARQUETTE NATIONAL LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-934-1126**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,484	0	0	1,688	0	2,094	1,778	0	0	0	0	0	180 days	AA
03	1,632	0	0	1,768	0	2,193	1,863	0	0	0	0	0	180 days	AA
05	1,795	0	0	1,945	0	2,413	2,049	0	0	0	0	0	180 days	AA
06	1,979	0	0	2,144	0	2,659	2,258	0	0	0	0	0	180 days	AA
07	2,155	0	0	2,334	0	2,895	2,459	0	0	0	0	0	180 days	AA
08	2,375	0	0	2,574	0	3,192	2,711	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 65***

<b>MENNONITE MUTUAL AID ASSOCIATION</b>													<i>Customer Service Number</i> <b>800-348-7468</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,428	0	0	0	2,019	2,365	0	0	0	0	0	1,455	0 days	IA
02	1,230	0	0	0	1,739	2,037	0	0	0	0	0	1,253	0 days	IA
03	1,292	0	0	0	1,828	2,140	0	0	0	0	0	1,317	0 days	IA
05	1,375	0	0	0	1,946	2,278	0	0	0	0	0	1,402	0 days	IA

<b>MUTUAL OF OMAHA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-316-0842</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,603	0	2,675	2,912	0	2,717	2,194	0	0	0	0	0	0 days	AA
02	1,356	0	2,263	2,464	0	2,299	1,857	0	0	0	0	0	0 days	AA
03	1,164	0	1,943	2,116	0	1,974	1,594	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 65***

**PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC.**

*Customer Service Number*  
**888-202-4340**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,320	0	1,824	0	0	1,860	1,632	0	0	1,824	0	0	0 days	AA
02	972	0	1,428	0	0	1,632	1,440	0	0	1,596	0	0	0 days	AA
03	1,056	0	1,428	0	0	1,512	1,344	0	0	1,488	0	0	0 days	AA
04	900	0	1,476	0	0	1,500	1,332	0	0	1,476	0	0	0 days	AA
05	1,296	0	1,632	0	0	1,740	1,560	0	0	1,704	0	0	0 days	AA
07	1,440	0	1,848	0	0	1,884	1,668	0	0	1,848	0	0	0 days	AA

**PENNSYLVANIA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-275-7366**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,596	2,153	2,452	2,152	0	2,649	2,409	0	0	0	0	0	180 days	AA
03	1,915	2,583	2,942	2,583	0	3,179	2,891	0	0	0	0	0	180 days	AA
04	2,107	2,841	3,236	2,841	0	3,497	3,180	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 65***

PHYSICIANS LIFE INSURANCE COMPANY													Customer Service Number 1-800-228-9100	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
02	1,197	1,480	0	0	0	1,975	1,619	0	0	0	0	0	0 days	AA
03	1,361	1,682	0	0	0	2,244	1,840	0	0	0	0	0	0 days	AA
04	1,850	2,288	0	0	0	3,052	2,502	0	0	0	0	0	0 days	AA
06	1,379	1,730	0	0	0	2,326	1,907	0	0	0	0	0	0 days	IA
07	1,568	1,966	0	0	0	2,643	2,167	0	0	0	0	0	0 days	IA
08	2,132	2,674	0	0	0	3,595	2,947	0	0	0	0	0	0 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 65***

<b>STANDARD LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>888-350-1488</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,834	2,300	2,646	2,284	2,158	2,262	2,295	0	0	0	0	0	0 days	AA
02	0	0	0	0	0	347	0	0	0	0	0	0	0 days	AA
03	1,528	1,916	2,205	1,903	1,799	1,885	1,913	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	289	0	0	0	0	0	0	0 days	AA
05	1,589	1,993	2,293	1,979	1,871	1,961	1,989	0	0	0	0	0	0 days	AA
06	0	0	0	0	0	301	0	0	0	0	0	0	0 days	AA
07	1,284	1,610	1,852	1,599	1,511	1,584	1,607	0	0	0	0	0	0 days	AA
08	0	0	0	0	0	243	0	0	0	0	0	0	0 days	AA

<b>STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>ntact Local State Farm Age</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,056	0	1,593	0	0	1,609	0	0	0	0	0	0	0 days	AA
03	1,086	0	1,639	0	0	1,655	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.



*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 65***

**UNITED AMERICAN INSURANCE COMPANY**

*Customer Service Number*  
**1-800-331-2512**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
10	1,770	0	0	0	0	3,070	2,738	0	0	0	0	0	60 days	IA
11	0	0	0	0	0	806	0	0	0	0	0	0	60 days	AA
14	1,327	0	0	0	0	2,303	2,054	0	0	0	0	0	60 days	IA
15	0	0	0	0	0	605	0	0	0	0	0	0	60 days	AA
19	0	2,400	2,613	2,563	0	0	0	0	0	0	0	0	0 days	AA
21	0	1,799	1,960	1,922	0	0	0	0	0	0	0	0	0 days	AA

**UNITED TEACHER ASSOCIATES INSURANCE COMPANY**

*Customer Service Number*  
**(800) 880-8824**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,957	2,353	2,686	2,234	0	2,645	2,200	0	1,540	1,696	0	0	180 days	AA
02	2,398	2,882	3,290	2,736	0	3,240	2,694	0	1,887	2,077	0	0	180 days	AA
03	2,838	3,411	3,894	3,239	0	3,835	3,189	0	2,233	2,459	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 65***

<b>UNITED WORLD LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-877-845-0892</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,407	1,692	0	0	0	2,039	1,824	0	0	0	0	0	0 days	AA
02	1,191	1,432	0	0	0	1,726	1,544	0	0	0	0	0	0 days	AA
03	1,022	1,229	0	0	0	1,482	1,325	0	0	0	0	0	0 days	AA

<b>USAA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-531-8000</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	982	0	0	1,344	0	1,340	1,390	0	0	0	0	0	0 days	AA
02	1,064	0	0	1,462	0	1,458	1,508	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

## Southern California Individual Policy Rates For Male Age 70

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 70. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 70***

<b>ADMIRAL LIFE INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(877) 344-9784</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,843	2,321	2,601	2,344	2,364	2,673	2,360	0	0	0	0	0	0 days	AA
02	1,246	1,570	1,759	1,585	1,599	1,808	1,596	0	0	0	0	0	0 days	AA
03	1,366	1,720	1,927	1,737	1,752	1,981	1,749	0	0	0	0	0	0 days	AA

<b>AETNA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-345-6022</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,792	1,729	0	0	0	2,059	0	0	0	0	0		0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 70***

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,180	2,179	2,168	2,498	2,533	1,781	1,918	0	0	1,684	746	1,078	0 days	AA
02	2,595	2,594	2,540	2,974	3,015	2,098	2,284	0	0	1,984	879	1,270	0 days	AA
03	0	0	0	0	0	780	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	919	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 70***

**BLUE CROSS OF CALIFORNIA**

*Customer Service Number*  
**1-800-333-3883**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	1,452	0	1,824	0	0	1,932	0	0	1,812	2,352	0	0	60 days	AA
06	1,536	0	2,160	0	0	2,376	0	0	0	0	0	0	60 days	AA
07	1,452	0	2,040	0	0	2,244	0	0	0	0	0	0	60 days	AA
08	0	0	0	0	0	0	0	0	2,124	2,640	0	0	0 days	AA
09	0	0	0	0	0	456	0	0	0	0	0	0	60 days	AA
10	0	0	0	0	0	540	0	0	0	0	0	0	60 days	AA
11	0	0	0	0	0	732	0	0	0	0	0	0	60 days	AA
12	0	0	0	0	0	864	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 70***

**CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA**

*Customer Service Number*  
**1-800-248-2341**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,632	1,980	2,280	2,016	0	2,388	0	3,936	3,876	0	1,068	0	0 days	AA
02	1,572	1,860	2,196	1,944	0	2,268	0	3,852	3,780	0	996	0	0 days	AA
03	1,500	1,776	2,100	1,860	0	2,172	0	3,924	3,720	0	936	0	0 days	AA
04	1,572	1,860	2,196	1,944	0	2,268	0	3,924	3,720	0	984	0	0 days	AA
06	1,404	1,656	1,956	1,728	0	2,028	0	3,360	3,192	0	900	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 70***

**COMBINED INSURANCE COMPANY OF AMERICA**

*Customer Service Number*  
**800-544-5531**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,486	2,036	2,193	1,650	0	2,809	0	0	0	0	0	0	0 days	IA
02	0	0	0	0	0	903	0	0	0	0	0	0	0 days	AA
03	1,595	2,240	2,384	1,793	0	3,064	0	0	0	0	0	0	0 days	IA
04	0	0	0	0	0	981	0	0	0	0	0	0	0 days	AA
05	1,542	2,137	2,287	1,720	0	2,935	0	0	0	0	0	0	0 days	IA
06	0	0	0	0	0	941	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.



*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 70***

**CONSECO INSURANCE COMPANY**

*Customer Service Number*  
**(800) 541-2254**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,387	0	0	1,713	0	2,064	1,634	0	0	0	0	0	0 days	AA
02	1,476	0	0	1,823	0	2,196	1,738	0	0	0	0	0	0 days	AA
03	1,579	0	0	1,950	0	2,349	1,859	0	0	0	0	0	0 days	AA
04	1,697	0	0	2,096	0	2,525	1,999	0	0	0	0	0	0 days	AA
05	1,918	0	0	2,369	0	2,854	2,259	0	0	0	0	0	0 days	AA

**CONTINENTAL GENERAL INSURANCE COMPANY**

*Customer Service Number*  
**800-880-8824 ext. 1431**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	6,101	5,636	7,050	5,156	4,174	6,269	5,272	0	0	0	0	0	0 days	AA
02	3,405	3,146	3,935	2,878	2,329	3,499	2,942	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	1,424	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	795	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 70***

<b>GENWORTH LIFE AND ANNUITY INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(877) 825-9337</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>		
01	1,390	0	2,398	2,170	0	2,451	0	0	0	3,128	0	0	0 days	AA

<b>GENWORTH LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>877-825-9337</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>		
01	1,748	2,120	2,518	2,130	0	2,596	0	0	0	0	0	0	0 days	AA
02	1,268	1,537	1,825	1,544	0	1,882	0	0	0	0	0	0	0 days	AA
03	1,340	1,626	1,930	1,633	0	1,990	0	0	0	0	0	0	0 days	AA

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>		
01	1,348	1,830	2,060	0	0	2,013	0	0	0	0	0	0	60 days	AA
03	1,138	1,552	1,692	0	0	1,704	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 70***

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
04	1,068	0	1,500	0	1,452	1,512	1,308	2,268	2,472	0	0	0	0 days	AA
05	1,800	0	2,376	0	2,316	2,520	2,064	3,312	3,648	0	0	0	0 days	AA
06	1,452	0	1,968	0	1,932	2,124	1,728	2,892	3,084	0	0	0	0 days	AA
07	1,176	0	1,656	0	1,596	1,788	1,440	2,496	2,724	0	0	0	0 days	AA

<b>HUMANA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-872-7294</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,944	2,052	2,376	0	0	2,400	0	0	0	0	1,128	1,644	90 days	AA
02	1,656	1,752	2,028	0	0	2,040	0	0	0	0	960	1,404	90 days	AA
03	1,380	1,464	1,692	0	0	1,704	0	0	0	0	804	1,164	90 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 70***

**LINCOLN HERITAGE LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-800-287-7319**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,243	1,624	1,927	1,681	0	1,986	0	0	0	0	0	0	0 days	AA
02	1,147	1,499	1,778	1,552	0	1,834	0	0	0	0	0	0	0 days	AA
03	1,052	1,374	1,630	1,422	0	1,681	0	0	0	0	0	0	0 days	AA
04	956	1,249	1,482	1,293	0	1,528	0	0	0	0	0	0	0 days	AA

**MARQUETTE NATIONAL LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-934-1126**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,835	0	0	2,130	0	2,547	2,243	0	0	0	0	0	180 days	AA
03	2,018	0	0	2,231	0	2,668	2,350	0	0	0	0	0	180 days	AA
05	2,220	0	0	2,454	0	2,935	2,585	0	0	0	0	0	180 days	AA
06	2,446	0	0	2,705	0	3,235	2,849	0	0	0	0	0	180 days	AA
07	2,664	0	0	2,945	0	3,522	3,102	0	0	0	0	0	180 days	AA
08	2,937	0	0	3,247	0	3,883	3,420	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 70***

<b>MENNONITE MUTUAL AID ASSOCIATION</b>													<i>Customer Service Number</i> <b>800-348-7468</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,595	0	0	0	2,336	2,687	0	0	0	0	0	1,663	0 days	IA
02	1,374	0	0	0	2,012	2,314	0	0	0	0	0	1,433	0 days	IA
03	1,443	0	0	0	2,114	2,432	0	0	0	0	0	1,505	0 days	IA
05	1,536	0	0	0	2,251	2,589	0	0	0	0	0	1,602	0 days	IA

<b>MUTUAL OF OMAHA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-316-0842</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,900	0	3,172	3,454	0	3,222	2,602	0	0	0	0	0	0 days	AA
02	1,608	0	2,684	2,922	0	2,726	2,201	0	0	0	0	0	0 days	AA
03	1,380	0	2,304	2,509	0	2,341	1,890	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 70***

**PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC.**

*Customer Service Number*  
**888-202-4340**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,656	0	2,352	0	0	2,388	2,112	0	0	2,340	0	0	0 days	AA
02	1,260	0	2,064	0	0	2,124	1,896	0	0	2,076	0	0	0 days	AA
03	1,332	0	2,124	0	0	2,088	1,848	0	0	2,052	0	0	0 days	AA
04	1,116	0	1,920	0	0	1,968	1,728	0	0	1,932	0	0	0 days	AA
05	1,632	0	2,184	0	0	2,388	2,136	0	0	2,340	0	0	0 days	AA
07	1,812	0	2,412	0	0	2,460	2,172	0	0	2,412	0	0	0 days	AA

**PENNSYLVANIA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-275-7366**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,882	2,557	2,867	2,561	0	3,099	2,840	0	0	0	0	0	180 days	AA
03	2,259	3,068	3,441	3,073	0	3,718	3,408	0	0	0	0	0	180 days	AA
04	2,485	3,375	3,785	3,381	0	4,090	3,749	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 70***

**PHYSICIANS LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-800-228-9100**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,418	1,762	0	0	0	2,364	1,937	0	0	0	0	0	0 days	AA
03	1,611	2,002	0	0	0	2,687	2,201	0	0	0	0	0	0 days	AA
04	2,191	2,722	0	0	0	3,653	2,994	0	0	0	0	0	0 days	AA
06	1,543	1,916	0	0	0	2,614	2,143	0	0	0	0	0	0 days	IA
07	1,753	2,177	0	0	0	2,970	2,435	0	0	0	0	0	0 days	IA
08	2,384	2,961	0	0	0	4,039	3,311	0	0	0	0	0	0 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 70***

**STANDARD LIFE AND ACCIDENT INSURANCE COMPANY**

*Customer Service Number*  
**888-350-1488**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,903	2,386	2,745	2,370	2,239	2,347	2,381	0	0	0	0	0	0 days	AA
02	0	0	0	0	0	360	0	0	0	0	0	0	0 days	AA
03	1,586	1,988	2,287	1,975	1,866	1,956	1,984	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	300	0	0	0	0	0	0	0 days	AA
05	1,649	2,068	2,379	2,054	1,941	2,034	2,064	0	0	0	0	0	0 days	AA
06	0	0	0	0	0	312	0	0	0	0	0	0	0 days	AA
07	1,332	1,670	1,921	1,659	1,567	1,643	1,667	0	0	0	0	0	0 days	AA
08	0	0	0	0	0	252	0	0	0	0	0	0	0 days	AA

**STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY**

*Customer Service Number*  
**ntact Local State Farm Age**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,331	0	2,007	0	0	2,027	0	0	0	0	0	0	0 days	AA
03	1,369	0	2,065	0	0	2,085	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.



*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 70***

**UNITED AMERICAN INSURANCE COMPANY**

*Customer Service Number*  
**1-800-331-2512**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
10	1,866	0	0	0	0	3,272	2,923	0	0	0	0	0	60 days	IA
11	0	0	0	0	0	1,062	0	0	0	0	0	0	60 days	AA
14	1,399	0	0	0	0	2,454	2,192	0	0	0	0	0	60 days	IA
15	0	0	0	0	0	797	0	0	0	0	0	0	60 days	AA
19	0	3,179	3,450	3,408	0	0	0	0	0	0	0	0	0 days	AA
21	0	2,383	2,589	2,555	0	0	0	0	0	0	0	0	0 days	AA

**UNITED TEACHER ASSOCIATES INSURANCE COMPANY**

*Customer Service Number*  
**(800) 880-8824**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,220	2,676	3,064	2,549	0	3,018	2,511	0	1,827	2,011	0	0	180 days	AA
02	2,720	3,278	3,753	3,123	0	3,697	3,077	0	2,239	2,463	0	0	180 days	AA
03	3,219	3,880	4,442	3,697	0	4,376	3,642	0	2,650	2,916	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 70***

<b>UNITED WORLD LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-877-845-0892</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,599	1,924	0	0	0	2,318	2,074	0	0	0	0	0	0 days	AA
02	1,353	1,628	0	0	0	1,961	1,755	0	0	0	0	0	0 days	AA
03	1,162	1,397	0	0	0	1,684	1,507	0	0	0	0	0	0 days	AA

<b>USAA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-531-8000</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,148	0	0	1,570	0	1,570	1,624	0	0	0	0	0	0 days	AA
02	1,244	0	0	1,712	0	1,704	1,764	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

## Southern California Individual Policy Rates For Male Age 75

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 75. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 75***

<b>ADMIRAL LIFE INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(877) 344-9784</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,153	2,713	3,001	2,740	2,763	3,073	2,759	0	0	0	0	0	0 days	AA
02	1,456	1,835	2,029	1,853	1,869	2,078	1,866	0	0	0	0	0	0 days	AA
03	1,595	2,011	2,224	2,030	2,048	2,277	2,045	0	0	0	0	0	0 days	AA

<b>AETNA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-345-6022</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,195	2,118	0	0	0	2,522	0	0	0	0	0		0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 75***

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,546	2,633	2,627	3,074	3,079	2,169	2,374	0	0	2,080	922	1,332	0 days	AA
02	3,031	3,135	3,081	3,660	3,666	2,557	2,826	0	0	2,450	1,086	1,569	0 days	AA
03	0	0	0	0	0	934	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,100	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 75***

<b>BLUE CROSS OF CALIFORNIA</b>													<i>Customer Service Number</i> <b>1-800-333-3883</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>		
05	1,824	0	2,352	0	0	2,484	0	0	2,316	2,964	0	0	60 days	AA
06	1,932	0	2,676	0	0	2,964	0	0	0	0	0	0	60 days	AA
07	1,824	0	2,520	0	0	2,796	0	0	0	0	0	0	60 days	AA
08	0	0	0	0	0	0	0	0	2,652	3,300	0	0	0 days	AA
09	0	0	0	0	0	552	0	0	0	0	0	0	60 days	AA
10	0	0	0	0	0	660	0	0	0	0	0	0	60 days	AA
11	0	0	0	0	0	864	0	0	0	0	0	0	60 days	AA
12	0	0	0	0	0	1,044	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 75***

**CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA**

*Customer Service Number*  
**1-800-248-2341**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,124	2,568	2,964	2,628	0	3,084	0	4,680	4,848	0	1,560	0	0 days	AA
02	2,052	2,412	2,856	2,532	0	2,928	0	4,260	4,464	0	1,308	0	0 days	AA
03	1,956	2,304	2,724	2,412	0	2,796	0	4,392	4,560	0	1,272	0	0 days	AA
04	2,052	2,412	2,856	2,532	0	2,928	0	4,464	4,500	0	1,380	0	0 days	AA
06	1,824	2,196	2,532	2,244	0	2,616	0	4,008	3,888	0	1,260	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 75***

<b>COMBINED INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>800-544-5531</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,774	2,411	2,597	2,153	0	3,340	0	0	0	0	0	0	0 days	IA
02	0	0	0	0	0	1,109	0	0	0	0	0	0	0 days	AA
03	1,901	2,655	2,825	2,340	0	3,644	0	0	0	0	0	0	0 days	IA
04	0	0	0	0	0	1,205	0	0	0	0	0	0	0 days	AA
05	1,839	2,532	2,711	3,493	0	0	0	0	0	0	0	0	0 days	IA
06	0	0	0	0	0	1,156	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.



*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 75***

**CONSECO INSURANCE COMPANY**

*Customer Service Number*  
**(800) 541-2254**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,701	0	0	2,102	0	2,432	2,004	0	0	0	0	0	0 days	AA
02	1,810	0	0	2,236	0	2,587	2,132	0	0	0	0	0	0 days	AA
03	1,936	0	0	2,392	0	2,768	2,281	0	0	0	0	0	0 days	AA
04	2,081	0	0	2,571	0	2,975	2,452	0	0	0	0	0	0 days	AA
05	2,352	0	0	2,906	0	3,363	2,772	0	0	0	0	0	0 days	AA

**CONTINENTAL GENERAL INSURANCE COMPANY**

*Customer Service Number*  
**800-880-8824 ext. 1431**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	7,036	6,494	8,115	5,943	4,809	7,221	6,067	0	0	0	0	0	0 days	AA
02	3,927	3,625	4,529	3,317	2,684	4,030	3,386	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	1,640	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	915	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 75***

<b>GENWORTH LIFE AND ANNUITY INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(877) 825-9337</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>		
01	1,548	0	2,649	2,382	0	2,752	0	0	0	3,387	0	0	0 days	AA

<b>GENWORTH LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>877-825-9337</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>		
01	2,035	2,500	2,935	2,518	0	3,025	0	0	0	0	0	0	0 days	AA
02	1,476	1,812	2,128	1,825	0	2,193	0	0	0	0	0	0	0 days	AA
03	1,560	1,916	2,250	1,930	0	2,319	0	0	0	0	0	0	0 days	AA

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>		
01	1,483	2,136	2,305	0	0	2,319	0	0	0	0	0	0	60 days	AA
03	1,214	1,790	1,992	0	0	2,006	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 75***

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
04	1,260	0	1,836	0	1,800	1,800	1,572	2,760	3,036	0	0	0	0 days	AA
05	2,148	0	2,892	0	2,808	3,144	2,556	3,948	4,632	0	0	0	0 days	AA
06	1,728	0	2,448	0	2,400	2,616	2,136	3,480	3,924	0	0	0	0 days	AA
07	1,392	0	2,016	0	1,980	2,208	1,728	3,036	3,336	0	0	0	0 days	AA

<b>HUMANA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-872-7294</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,244	2,364	2,748	0	0	2,760	0	0	0	0	1,308	1,896	90 days	AA
02	1,908	2,016	2,340	0	0	2,352	0	0	0	0	1,116	1,608	90 days	AA
03	1,596	1,680	1,944	0	0	1,968	0	0	0	0	924	1,344	90 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 75***

**LINCOLN HERITAGE LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-800-287-7319**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,446	1,914	2,248	1,986	0	2,315	0	0	0	0	0	0	0 days	AA
02	1,334	1,766	2,075	1,834	0	2,137	0	0	0	0	0	0	0 days	AA
03	1,223	1,619	1,902	1,681	0	1,959	0	0	0	0	0	0	0 days	AA
04	1,112	1,472	1,729	1,528	0	1,781	0	0	0	0	0	0	0 days	AA

**MARQUETTE NATIONAL LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-934-1126**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	2,070	0	0	2,533	0	2,992	2,665	0	0	0	0	0	180 days	AA
03	2,277	0	0	2,653	0	3,135	2,792	0	0	0	0	0	180 days	AA
05	2,505	0	0	2,919	0	3,448	3,072	0	0	0	0	0	180 days	AA
06	2,760	0	0	3,217	0	3,800	3,385	0	0	0	0	0	180 days	AA
07	3,006	0	0	3,502	0	4,138	3,686	0	0	0	0	0	180 days	AA
08	3,314	0	0	3,861	0	4,562	4,064	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 75***

<b>MENNONITE MUTUAL AID ASSOCIATION</b>													<i>Customer Service Number</i> <b>800-348-7468</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,680	0	0	0	2,528	2,900	0	0	0	0	0	1,774	0 days	IA
02	1,447	0	0	0	2,177	2,498	0	0	0	0	0	1,528	0 days	IA
03	1,520	0	0	0	2,288	2,625	0	0	0	0	0	1,606	0 days	IA
05	1,618	0	0	0	2,435	2,794	0	0	0	0	0	1,709	0 days	IA

<b>MUTUAL OF OMAHA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-316-0842</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,210	0	3,689	4,017	0	3,747	3,026	0	0	0	0	0	0 days	AA
02	1,870	0	3,122	3,399	0	3,170	2,560	0	0	0	0	0	0 days	AA
03	1,606	0	2,680	2,918	0	2,722	2,198	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 75***

**PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC.**

*Customer Service Number*  
**888-202-4340**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,824	0	2,880	0	0	2,868	2,532	0	0	2,820	0	0	0 days	AA
02	1,380	0	2,376	0	0	2,424	2,148	0	0	2,376	0	0	0 days	AA
03	1,476	0	2,508	0	0	2,568	2,280	0	0	2,520	0	0	0 days	AA
04	1,260	0	2,196	0	0	2,256	1,992	0	0	2,208	0	0	0 days	AA
05	1,812	0	2,820	0	0	2,988	2,652	0	0	2,940	0	0	0 days	AA
07	2,016	0	2,652	0	0	2,868	2,532	0	0	2,820	0	0	0 days	AA

**PENNSYLVANIA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-275-7366**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	2,189	3,014	3,344	3,025	0	3,614	3,322	0	0	0	0	0	180 days	AA
03	2,626	3,616	4,013	3,630	0	4,337	3,987	0	0	0	0	0	180 days	AA
04	2,889	3,978	4,414	3,993	0	4,771	4,386	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 75***

PHYSICIANS LIFE INSURANCE COMPANY													Customer Service Number 1-800-228-9100	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
02	1,582	1,955	0	0	0	2,714	2,225	0	0	0	0	0	0 days	AA
03	1,798	2,222	0	0	0	3,084	2,528	0	0	0	0	0	0 days	AA
04	2,445	3,021	0	0	0	4,194	3,439	0	0	0	0	0	0 days	AA
06	1,679	2,072	0	0	0	2,944	2,415	0	0	0	0	0	0 days	IA
07	1,908	2,354	0	0	0	3,345	2,744	0	0	0	0	0	0 days	IA
08	2,595	3,202	0	0	0	4,549	3,732	0	0	0	0	0	0 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
**Southern California Regions**  
**Individual Policy Rates for Male, Age 75**

<b>STANDARD LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>888-350-1488</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,223	2,788	3,207	2,769	2,616	2,742	2,782	0	0	0	0	0	0 days	AA
02	0	0	0	0	0	421	0	0	0	0	0	0	0 days	AA
03	1,853	2,323	2,673	2,307	2,180	2,285	2,319	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	351	0	0	0	0	0	0	0 days	AA
05	1,927	2,416	2,779	2,399	2,267	2,377	2,411	0	0	0	0	0	0 days	AA
06	0	0	0	0	0	365	0	0	0	0	0	0	0 days	AA
07	1,556	1,951	2,245	1,938	1,831	1,920	1,948	0	0	0	0	0	0 days	AA
08	0	0	0	0	0	294	0	0	0	0	0	0	0 days	AA

<b>STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>Contact Local State Farm Agent</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,542	0	2,325	0	0	2,349	0	0	0	0	0	0	0 days	AA
03	1,586	0	2,393	0	0	2,416	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.



*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 75***

**UNITED AMERICAN INSURANCE COMPANY**

*Customer Service Number*  
**1-800-331-2512**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
10	1,866	0	0	0	0	3,330	2,976	0	0	0	0	0	60 days	IA
11	0	0	0	0	0	1,171	0	0	0	0	0	0	60 days	AA
14	1,399	0	0	0	0	2,497	2,232	0	0	0	0	0	60 days	IA
15	0	0	0	0	0	878	0	0	0	0	0	0	60 days	AA
19	0	3,433	3,758	3,727	0	0	0	0	0	0	0	0	0 days	AA
21	0	2,576	2,819	2,795	0	0	0	0	0	0	0	0	0 days	AA

**UNITED TEACHER ASSOCIATES INSURANCE COMPANY**

*Customer Service Number*  
**(800) 880-8824**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,623	3,198	3,678	2,842	0	3,623	3,024	0	2,124	2,339	0	0	180 days	AA
02	3,213	3,918	4,506	3,760	0	4,439	3,704	0	2,602	2,866	0	0	180 days	AA
03	3,804	4,637	5,334	4,451	0	5,254	4,384	0	3,080	3,392	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 75***

<b>UNITED WORLD LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-877-845-0892</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,861	2,238	0	0	0	2,697	2,413	0	0	0	0	0	0 days	AA
02	1,575	1,894	0	0	0	2,282	2,041	0	0	0	0	0	0 days	AA
03	1,352	1,626	0	0	0	1,959	1,753	0	0	0	0	0	0 days	AA

<b>USAA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-531-8000</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,370	0	0	1,874	0	1,872	1,938	0	0	0	0	0	0 days	AA
02	1,486	0	0	2,042	0	2,034	2,106	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

## Southern California Individual Policy Rates For Male Age 80

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 80. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 80***

<b>ADMIRAL LIFE INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(877) 344-9784</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,371	2,989	3,282	3,018	3,043	3,322	3,039	0	0	0	0	0	0 days	AA
02	1,604	2,021	2,219	2,041	2,058	2,247	2,055	0	0	0	0	0	0 days	AA
03	1,757	2,215	2,432	2,236	2,255	2,462	2,252	0	0	0	0	0	0 days	AA

<b>AETNA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-345-6022</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,332	2,250	0	0	0	2,679	0	0	0	0	0		0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 80***

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	3,017	3,219	3,235	3,843	3,798	2,653	2,954	0	0	2,594	1,149	1,661	0 days	AA
02	3,592	3,832	3,801	4,575	4,522	3,130	3,517	0	0	3,056	1,354	1,956	0 days	AA
03	0	0	0	0	0	1,120	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,319	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 80***

<b>BLUE CROSS OF CALIFORNIA</b>													<i>Customer Service Number</i> <b>1-800-333-3883</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	1,824	0	2,388	0	0	2,508	0	0	2,400	3,000	0	0	60 days	AA
06	1,932	0	2,736	0	0	3,000	0	0	0	0	0	0	60 days	AA
07	1,824	0	2,580	0	0	2,832	0	0	0	0	0	0	60 days	AA
08	0	0	0	0	0	0	0	0	2,760	3,324	0	0	0 days	AA
09	0	0	0	0	0	576	0	0	0	0	0	0	60 days	AA
10	0	0	0	0	0	708	0	0	0	0	0	0	60 days	AA
11	0	0	0	0	0	912	0	0	0	0	0	0	60 days	AA
12	0	0	0	0	0	1,116	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 80***

**CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA**

*Customer Service Number*  
**1-800-248-2341**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,424	2,952	3,432	3,060	0	3,444	0	5,364	5,676	0	2,040	0	0 days	AA
02	2,292	2,796	3,252	2,892	0	3,252	0	4,884	5,304	0	1,704	0	0 days	AA
03	2,172	2,640	3,072	2,736	0	3,084	0	5,028	5,532	0	1,656	0	0 days	AA
04	2,268	2,760	3,216	2,868	0	3,228	0	5,172	5,136	0	1,800	0	0 days	AA
06	2,064	2,520	2,928	2,616	0	2,940	0	4,644	4,656	0	1,656	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 80***

**COMBINED INSURANCE COMPANY OF AMERICA**

*Customer Service Number*  
**800-544-5531**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,004	2,720	2,930	2,447	0	3,774	0	0	0	0	0	0	0 days	IA
02	0	0	0	0	0	1,301	0	0	0	0	0	0	0 days	AA
03	2,149	2,994	3,186	2,659	0	4,116	0	0	0	0	0	0	0 days	IA
04	0	0	0	0	0	1,414	0	0	0	0	0	0	0 days	AA
05	2,075	2,857	3,058	2,551	0	3,945	0	0	0	0	0	0	0 days	IA
06	0	0	0	0	0	1,356	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.



*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 80***

**CONSECO INSURANCE COMPANY**

*Customer Service Number*  
**(800) 541-2254**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,999	0	0	2,470	0	2,779	2,355	0	0	0	0	0	0 days	AA
02	2,127	0	0	2,627	0	2,957	2,505	0	0	0	0	0	0 days	AA
03	2,276	0	0	2,811	0	3,164	2,681	0	0	0	0	0	0 days	AA
04	2,446	0	0	3,021	0	3,400	2,881	0	0	0	0	0	0 days	AA
05	2,765	0	0	3,415	0	3,844	3,257	0	0	0	0	0	0 days	AA

**CONTINENTAL GENERAL INSURANCE COMPANY**

*Customer Service Number*  
**800-880-8824 ext. 1431**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	7,702	7,115	8,896	6,513	5,272	7,911	6,648	0	0	0	0	0	0 days	AA
02	4,299	3,971	4,965	3,635	2,942	4,415	3,710	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	1,798	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,004	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 80***

<b>GENWORTH LIFE AND ANNUITY INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(877) 825-9337</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,699	0	2,903	2,594	0	2,905	0	0	0	3,601	0	0	0 days	AA

<b>GENWORTH LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>877-825-9337</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,230	2,784	3,256	2,812	0	3,353	0	0	0	0	0	0	0 days	AA
02	1,616	2,018	2,360	2,038	0	2,431	0	0	0	0	0	0	0 days	AA
03	1,709	2,134	2,496	2,156	0	2,570	0	0	0	0	0	0	0 days	AA

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,491	2,209	2,501	0	0	2,524	0	0	0	0	0	0	60 days	AA
03	1,220	1,808	2,047	0	0	2,065	0	0	0	0	0	0	60 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 80***

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
04	1,404	0	2,100	0	2,052	1,992	1,788	3,144	3,516	0	0	0	0 days	AA
05	2,388	0	3,288	0	3,192	3,588	2,916	4,476	5,316	0	0	0	0 days	AA
06	1,920	0	2,772	0	2,724	3,000	2,424	3,936	4,560	0	0	0	0 days	AA
07	1,548	0	2,316	0	2,256	2,496	1,968	3,456	3,864	0	0	0	0 days	AA

<b>HUMANA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-872-7294</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,484	2,616	3,036	0	0	3,060	0	0	0	0	1,440	2,088	90 days	AA
02	2,112	2,232	2,592	0	0	2,604	0	0	0	0	1,224	1,788	90 days	AA
03	1,764	1,860	2,160	0	0	2,172	0	0	0	0	1,020	1,488	90 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 80***

**LINCOLN HERITAGE LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-800-287-7319**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,585	2,133	2,491	2,219	0	2,568	0	0	0	0	0	0	0 days	AA
02	1,463	1,969	2,299	2,048	0	2,370	0	0	0	0	0	0	0 days	AA
03	1,341	1,805	2,108	1,878	0	2,173	0	0	0	0	0	0	0 days	AA
04	1,219	1,641	1,916	1,707	0	1,975	0	0	0	0	0	0	0 days	AA

**MARQUETTE NATIONAL LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-934-1126**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	2,161	0	0	2,877	0	3,367	3,023	0	0	0	0	0	180 days	AA
03	2,377	0	0	3,014	0	3,527	3,167	0	0	0	0	0	180 days	AA
05	2,614	0	0	3,315	0	3,880	3,484	0	0	0	0	0	180 days	AA
06	2,881	0	0	3,653	0	4,276	3,840	0	0	0	0	0	180 days	AA
07	3,137	0	0	3,978	0	4,656	4,181	0	0	0	0	0	180 days	AA
08	3,459	0	0	4,385	0	5,133	4,609	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 80***

<b>MENNONITE MUTUAL AID ASSOCIATION</b>													<i>Customer Service Number</i> <b>800-348-7468</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,699	0	0	0	2,680	3,055	0	0	0	0	0	1,873	0 days	IA
02	1,463	0	0	0	2,308	2,631	0	0	0	0	0	1,613	0 days	IA
03	1,538	0	0	0	2,425	2,765	0	0	0	0	0	1,695	0 days	IA
05	1,637	0	0	0	2,582	2,944	0	0	0	0	0	1,804	0 days	IA

<b>MUTUAL OF OMAHA INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-316-0842</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,545	0	4,248	4,625	0	4,315	3,485	0	0	0	0	0	0 days	AA
02	2,154	0	3,594	3,914	0	3,651	2,949	0	0	0	0	0	0 days	AA
03	1,849	0	3,086	3,360	0	3,134	2,532	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 80***

**PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC.**

*Customer Service Number*  
**888-202-4340**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,932	0	3,084	0	0	3,144	2,796	0	0	3,084	0	0	0 days	AA
02	1,440	0	2,628	0	0	2,688	2,400	0	0	2,640	0	0	0 days	AA
03	1,536	0	2,640	0	0	2,844	2,568	0	0	2,784	0	0	0 days	AA
04	1,308	0	2,472	0	0	2,544	2,244	0	0	2,496	0	0	0 days	AA
05	1,896	0	3,024	0	0	3,216	3,012	0	0	3,144	0	0	0 days	AA
07	2,100	0	3,024	0	0	3,216	2,844	0	0	3,144	0	0	0 days	AA

**PENNSYLVANIA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-275-7366**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	2,401	3,354	3,712	3,379	0	4,006	3,682	0	0	0	0	0	180 days	AA
03	2,881	4,024	4,454	4,055	0	4,808	4,418	0	0	0	0	0	180 days	AA
04	3,169	4,427	4,900	4,460	0	5,288	4,860	0	0	0	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 80***

**PHYSICIANS LIFE INSURANCE COMPANY**

*Customer Service Number*  
**1-800-228-9100**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,727	2,182	0	0	0	3,088	2,533	0	0	0	0	0	0 days	AA
03	1,962	2,480	0	0	0	3,509	2,878	0	0	0	0	0	0 days	AA
04	2,668	3,372	0	0	0	4,772	3,914	0	0	0	0	0	0 days	AA
06	1,813	2,294	0	0	0	3,323	2,726	0	0	0	0	0	0 days	IA
07	2,060	2,606	0	0	0	3,776	3,098	0	0	0	0	0	0 days	IA
08	2,802	3,545	0	0	0	5,136	4,213	0	0	0	0	0	0 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 80***

**STANDARD LIFE AND ACCIDENT INSURANCE COMPANY**

*Customer Service Number*  
**888-350-1488**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,558	3,208	3,690	3,186	3,011	3,156	3,202	0	0	0	0	0	0 days	AA
02	0	0	0	0	0	484	0	0	0	0	0	0	0 days	AA
03	2,132	2,673	3,075	2,655	2,509	2,630	2,668	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	403	0	0	0	0	0	0	0 days	AA
05	2,217	2,780	3,198	2,761	2,609	2,735	2,775	0	0	0	0	0	0 days	AA
06	0	0	0	0	0	419	0	0	0	0	0	0	0 days	AA
07	1,791	2,245	2,583	2,230	2,107	2,209	2,241	0	0	0	0	0	0 days	AA
08	0	0	0	0	0	339	0	0	0	0	0	0	0 days	AA

**STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY**

*Customer Service Number*  
**ntact Local State Farm Age**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,732	0	2,612	0	0	2,638	0	0	0	0	0	0	0 days	AA
03	1,782	0	2,687	0	0	2,714	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.



*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 80***

<b>UNITED AMERICAN INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-331-2512</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
10	1,866	0	0	0	0	3,330	2,976	0	0	0	0	0	60 days	IA
11	0	0	0	0	0	1,212	0	0	0	0	0	0	60 days	AA
14	1,399	0	0	0	0	2,497	2,232	0	0	0	0	0	60 days	IA
15	0	0	0	0	0	910	0	0	0	0	0	0	60 days	AA
19	0	3,466	3,865	3,836	0	0	0	0	0	0	0	0	0 days	AA
21	0	2,600	2,899	2,877	0	0	0	0	0	0	0	0	0 days	AA

<b>UNITED TEACHER ASSOCIATES INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 880-8824</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,897	3,582	4,140	3,476	0	4,078	3,423	0	2,446	2,694	0	0	180 days	AA
02	3,549	4,388	5,071	4,258	0	4,996	4,193	0	2,997	3,300	0	0	180 days	AA
03	4,201	5,194	6,003	5,040	0	5,913	4,963	0	3,547	3,906	0	0	180 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Individual Policy Rates for Male, Age 80***

<b>UNITED WORLD LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-877-845-0892</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,029	2,441	0	0	0	2,941	2,631	0	0	0	0	0	0 days	AA
02	1,717	2,065	0	0	0	2,489	2,226	0	0	0	0	0	0 days	AA
03	1,474	1,773	0	0	0	2,137	1,911	0	0	0	0	0	0 days	AA

<b>USAA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>1-800-531-8000</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,590	0	0	2,172	0	2,170	2,246	0	0	0	0	0	0 days	AA
02	1,720	0	0	2,368	0	2,356	2,442	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

## Southern California Region Descriptions and Company Notes For Individual Policies

The purpose of this section is to provide you with a description of each company's rating region, as well as, any of the company's notes and disclaimers regarding the rates posted.

**2008 Medicare Supplement Insurance Rates**  
**Southern California Regions**  
**Company Region Description and Rating Footnotes**  
**for Individual Policies**

**COMPANY** **Admiral Life Insurance Company of America**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
01	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 900-918 AND 926-928
02	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 932-939 AND 950-961
03	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 919-925, 929-931 AND 940-949

**COMPANY** **Aetna Life Insurance Company**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
01	INDIVIDUAL POLICY RATES FOR: Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, Santa Barbara, Ventura Counties. Contact company for more details.

**COMPANY** **Bankers Life and Casualty Company**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 920-921, 930-934, 936-944 & 949-961.
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-908, 910-919, 922-928, 935 & 945-948.
03	HIGH DEDUCTIBLE PLAN "F". INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 920-921, 930-934, 936-944 & 949-961. Sold under form "GR-A06FH". CONTACT COMPANY FOR MORE DETAILS.
04	HIGH DEDUCTIBLE PLAN "F". INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-908, 910-919, 922-928, 935 & 945-948. Sold under form "GR-A16FH" CONTACT COMPANY FOR MORE DETAILS.

**\*REGION NUMBER: This is the geographical region that applies to the rate reported.**

*Southern California Regions*

**2008 Medicare Supplement Insurance Rates**  
**Southern California Regions**  
**Company Region Description and Rating Footnotes**  
**for Individual Policies**

**COMPANY** **Blue Cross of California**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the Blue Cross Pre-65 Plans A & J All areas of California
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the Blue Cross Pre-65 Plans C & F AVAILABLE IN THE FOLLOWING AREAS: Area 1 Counties: Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo and Yuba. Area 2 Counties: Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma and Stanislaus. Area 3 Counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Barbara, Santa Clara
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the Blue Cross Pre-65 Plans C & F AVAILABLE IN THE FOLLOWING AREAS: Area 4 Counties: Orange Area 5 Counties: Los Angeles (except those Los Angeles ZIP codes listed in Area 6 - CONTACT COMPANY FOR MORE DETAILS)
04	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the Blue Cross Pre-65 Plans C & F AVAILABLE IN THE FOLLOWING AREAS: Area 6 Counties: Riverside, San Bernardino, San Diego and the following ZIP codes in Los Angeles County (includes the following ZIP codes) 91702, 91703, 91706, 91714-91716, 91721-91724, 91731-91735, 91740, 91744-91749, 91754, 91756, 91770-91772, 91774-91776, 91778, 91780, 91788-91793, 91795, 91798, 91799, 93510, 93532, 93534-93536, 93539, 93543, 93544, 93550-93553, 93536, 93584, 93586, 93590 and 93591. CONTACT COMPANY FOR MORE DETAILS.
05	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the Blue Cross Standard Plan A, Senior Classic C, F, I & J. AVAILABLE IN THE FOLLOWING AREAS: Area 1 Counties: Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo and Yuba. Area 2 Counties: Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma and Stanislaus. Area 3 Counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Barbara, Santa Clara
06	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the Blue Cross Standard Plan A, Senior Classic C, F, I & J. AVAILABLE IN THE FOLLOWING AREAS: Area 4 Counties: Orange. Area 5 Counties: Los Angeles (except those Los Angeles ZIP codes listed in Area 6 - CONTACT COMPANY FOR MORE DETAILS)
07	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the Blue Cross Standard Plan A, Senior Classic C & F Plan. AVAILABLE IN THE FOLLOWING AREAS: Area 6 Counties: Riverside, San Bernardino, San Diego and the following ZIP codes in Los Angeles County (includes the following ZIP codes) 91702, 91703, 91706, 91714-91716, 91721-91724, 91731-91735, 91740, 91744-91749, 91754, 91756, 91770-91772, 91774-91776, 91778, 91780, 91788-91793, 91795, 91798, 91799, 93510, 93532, 93534-93536, 93539, 93543, 93544, 93550-93553, 93536, 93584, 93586, 93590 and 93591. CONTACT COMPANY FOR MORE DETAILS.

**\*REGION NUMBER: This is the geographical region that applies to the rate reported.**

*Southern California Regions*

**2008 Medicare Supplement Insurance Rates**  
**Southern California Regions**  
**Company Region Description and Rating Footnotes**  
**for Individual Policies**

- 08** INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the Blue Cross Senior Classic I & J.  
AVAILABLE IN THE FOLLOWING AREAS:  
Area 4 Counties: Orange.  
Area 5 Counties: Los Angeles  
Area 6 Counties: Riverside, San Bernardino, San Diego and Los Angeles (includes the following ZIP codes) 91702, 91703, 91706, 91714-91716, 91721-91724, 91731-91735, 91740, 91744-91749, 91754, 91756, 91770-91772, 91774-91776, 91778, 91780, 91788-91793, 91795, 91798, 91799, 93510, 93532, 93534-93536, 93539, 93543, 93544, 93550-93553, 93536, 93584, 93586, 93590 and 93591. CONTACT COMPANY FOR MORE DETAILS.
- 09** INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the SmartChoice Plan (a High Deductible version of the Classic F Plan)  
AVAILABLE IN THE FOLLOWING AREAS:  
Area 1 Counties: Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo and Yuba.  
Area 2 Counties: Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma and Stanislaus.  
Area 3 Counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Barbara, Santa Clara
- 10** INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the SmartChoice Plan (a High Deductible version of the Classic F Plan)  
Area 4 Counties: Orange  
Area 5 Counties: Los Angeles  
Area 6 Counties: Riverside, San Bernardino, San Diego and Los Angeles (includes the following ZIP codes) 91702, 91703, 91706, 91714-91716, 91721-91724, 91731-91735, 91740, 91744-91749, 91754, 91756, 91770-91772, 91774-91776, 91778, 91780, 91788-91793, 91795, 91798, 91799, 93510, 93532, 93534-93536, 93539, 93543, 93544, 93550-93553, 93536, 93584, 93586, 93590 and 93591.
- 11** INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the SmartChoice Preferred Plan (a High Deductible version of the Classic F Plan, including: additional benefits not included with the SmartChoice Plan).  
AVAILABLE IN THE FOLLOWING AREAS:  
Area 1 Counties: Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo and Yuba.  
Area 2 Counties: Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma and Stanislaus.  
Area 3 Counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Barbara, Santa Clara
- 12** INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the SmartChoice Preferred Plan (a High Deductible version of the Classic F Plan, including: additional benefits not included with the SmartChoice Plan)  
AVAILABLE IN THE FOLLOWING AREAS:  
Area 4 Counties: Orange  
Area 5 Counties: Los Angeles  
Area 6 Counties: Riverside, San Bernardino, San Diego and Los Angeles (includes the following ZIP codes) 91702, 91703, 91706, 91714-91716, 91721-91724, 91731-91735, 91740, 91744-91749, 91754, 91756, 91770-91772, 91774-91776, 91778, 91780, 91788-91793, 91795, 91798, 91799, 93510, 93532, 93534-93536, 93539, 93543, 93544, 93550-93553, 93536, 93584, 93586, 93590 and 93591.

**\*REGION NUMBER: This is the geographical region that applies to the rate reported.**

*Southern California Regions*

**2008 Medicare Supplement Insurance Rates**  
**Southern California Regions**  
**Company Region Description and Rating Footnotes**  
**for Individual Policies**

**COMPANY** **California Physicians' Service dba Blue Shield of California**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
01	INDIVIDUAL POLICY RATES FOR THE FOLLOWING COUNTIES: LOS ANGELES & ORANGE
02	INDIVIDUAL POLICY RATES FOR THE FOLLOWING COUNTIES: RIVERSIDE & SAN BERNARDINO
03	INDIVIDUAL POLICY RATES FOR THE FOLLOWING COUNTIES: SAN DIEGO
04	INDIVIDUAL POLICY RATES FOR THE FOLLOWING COUNTIES: KERN, SANTA BARBARA & VENTURA
06	INDIVIDUAL POLICY RATES FOR THE FOLLOWING COUNTIES: ALAMEDA, ALPINE, AMADOR, BUTTE, CALAVERAS, COLUSA, CONTRA COSTA, DEL NORTE, EL DORADO, FRESNO, GLENN, HUMBOLDT, IMPERIAL, INYO, KINGS, LAKE, LASSEN, MADERA, MARIN, MARIPOSA, MENDOCINO, MERCED, MODOC, MONO, MONTEREY, NAPA, NEVADA, PLACER, PLUMAS, SACRAMENTO, SAN BENITO, SAN FRANCISCO, SAN LUIS OBISPO, SAN MATEO, SANTA CLARA, SANTA CRUZ, SHASTA, SIERRA, SISKIYOU, SOLANO, SUTTER, TEHAMA, TRINITY, TULARE, TUOLUMNE, YOLO, AND YUBA.

**\*REGION NUMBER:** *This is the geographical region that applies to the rate reported.*

*Southern California Regions*

**2008 Medicare Supplement Insurance Rates**  
**Southern California Regions**  
**Company Region Description and Rating Footnotes**  
**for Individual Policies**

**COMPANY** **Combined Insurance Company of America**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-922, 929, 931-939, 950-955 & 959-962.
02	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-922, 929, 931-939, 950-955 & 959-962.
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-918
04	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-918
05	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 920-921, 923-928, 930, 940-949 & 956-958.
06	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 920-921, 923-928, 930, 940-949 & 956-958.

**COMPANY** **CONSECO INSURANCE COMPANY**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 931, 934, 936-941, 950, 951, 955 & 960.
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 932, 942, 952-954, 956-959 & 961.
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919, 920, 922-925, 929 & 943-949.
04	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 921, 930, 933 & 935.
05	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-918 & 926-928.

**\*REGION NUMBER: This is the geographical region that applies to the rate reported.**



**2008 Medicare Supplement Insurance Rates**  
**Southern California Regions**  
**Company Region Description and Rating Footnotes**  
**for Individual Policies**

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<b>COMPANY</b>	<b>Continental General Insurance Company</b>
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<i>Region Number</i>	<i>Region Description &amp; Company's Notes</i>
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-930, 940-941, 943-948 & 950-951.
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 931-939, 942, 949 & 952-961.
03	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-930, 940-941, 943-948 & 950-951.
04	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 931-939, 942, 949 & 952-961.

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<b>COMPANY</b>	<b>Genworth Life and Annuity Insurance Company</b>
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<i>Region Number</i>	<i>Region Description &amp; Company's Notes</i>
01	INDIVIDUAL POLICY RATES ARE AVAILABLE TO ALL AREAS STATEWIDE.

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<b>COMPANY</b>	<b>Genworth Life Insurance Company</b>
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<i>Region Number</i>	<i>Region Description &amp; Company's Notes</i>
01	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODES RANGES: 900-918 and 926-928.
02	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 932-939 and 950-961.
03	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 919-925, 929-931 and 940-949

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**\*REGION NUMBER:** This is the geographical region that applies to the rate reported.

**2008 Medicare Supplement Insurance Rates**  
**Southern California Regions**  
**Company Region Description and Rating Footnotes**  
**for Individual Policies**

**COMPANY** **Globe Life and Accident Insurance Company**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-922 & 926-930
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-962
04	AVAILABLE DURING OPEN ENROLLMENT ONLY. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-922 & 926-930 CONTACT COMPANY FOR MORE DETAILS.
06	AVAILABLE DURING OPEN ENROLLMENT ONLY. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-962 CONTACT COMPANY FOR MORE DETAILS.

**COMPANY** **Health Net Life Insurance Company**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
04	INDIVIDUAL POLICY PLAN RATES FOR THE FOLLOWING COUNTIES: Alpine, Amador, Butte, Colusa, Del Norte, El Dorado, Glenn, Imperial, Kern , Kings, Lassen, Madera, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Nevada, Plumas, Sacramento, San Louis Obispo, Santa Barbara, Santa Cruz, Shasta, Stanislaus, Sutter, Trinity, Tulare, Tuolumne, Yolo and Yuba.
05	INDIVIDUAL POLICY PLAN RATES FOR THE FOLLOWING COUNTIES: Los Angeles and Orange.
06	INDIVIDUAL POLICY PLAN RATES FOR THE FOLLOWING COUNTIES: Riverside, San Bernardino, San Diego and Ventura.
07	INDIVIDUAL POLICY PLAN RATES FOR THE FOLLOWING COUNTIES: Calaveras, Fresno, Humboldt, Inyo, Lake, Placer, San Benito, San Joaquin, Santa Clara, Sierra, Siskiyou, Sonoma and Tehama.

**\*REGION NUMBER: This is the geographical region that applies to the rate reported.**

*Southern California Regions*

**2008 Medicare Supplement Insurance Rates**  
**Southern California Regions**  
**Company Region Description and Rating Footnotes**  
**for Individual Policies**

**COMPANY** *Humana Insurance Company*

<i>Region Number</i>	<i>Region Description &amp; Company's Notes</i>
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-91306, 91308-91316, 91321-91357, 91363-91376, 91380-91618, 91702-91706, 91711-91724, 91731-91735, 31740-31741, 91744-91750, 91754-91756, 91765-91780, 91788-91797, 91799-91899, 926-92663, 92673-92859, 92861-92871, 92885-92899, 93242, 93510, 93532-93539, 93543-93544, 93550-93553, 93563, 93584-93591, 93599, 94503-94509, 94511, 94513-94531, 94547-94549, 94553, 94556, 94558-94559, 94561-94565, 94567, 94569-94570, 94572-94576, 94581-94583, 94595-94599, 94708, 948-94850, 95422-95424, 95426, 95435, 95443, 95451, 95453, 95457-95458, 95461-95464, 95485, 95493, 96001-96003, 96007-96008, 96011-96013, 96016-96017, 96028, 96033, 96040, 96047, 96049, 96051, 96059, 96062, 96065, 96069-96073, 96076, 96079, 96084, 96087-96089, 96095-96096, 96099 & 96120.
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 91307, 91319-91320, 91358-91362, 91377, 91701, 91708-91710, 91729-91730, 91737-91739, 91743, 91752, 91758-91764, 91784-91786, 91798, 919-92220, 92223-92226, 92230, 92234-92242, 92252-92256, 92258, 92260-92264, 92267-92270, 92275-92280, 92282, 92284-92327, 92329-92382, 92385-92386, 92391-92599, 92672, 92860, 92877-92883, 930-93012, 93015-93066, 93093-93094, 93203, 93205-93206, 93215-93216, 93220, 93222, 93224-93226, 93238, 93240-93241, 93249-93252, 93255, 93263, 93268, 93276, 93280, 93283-93285, 93287-93290, 933-93390, 93426, 93450-93451, 935-93505, 93516, 93518-93524, 93527-93528, 93531, 93554-93562, 93581, 93592-93596, 939-93962, 94501-94502, 94536-94546, 94550-94552, 94555, 94557, 94560, 94566, 94568, 94577-94580, 94586-94588, 946-94707, 64709-94720, 94901-94920, 94924-94925, 94929-94930, 94933-94950, 94952, 94956-94971, 94773-94974, 94976-94998, 95004, 95012, 95023-95024, 95039, 95043, 95045, 95075, 95221-95226, 95228-95229, 95232-95233, 95245-95252, 95254-95257, 95527, 95552, 95563, 95595, 95692, 95901-95903, 95915, 95918-95919, 95923, 95925, 95934-95935, 95947, 95956, 95967-95962, 95971-95972, 95980-95981, 95983-95984, 96010, 96020, 96024, 96041, 96046, 96048, 96052, 96091, 96093, 96103, 96105-96106, 96114, 96122, 96129, 96135 & 96137.
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 92222, 92227, 92231-92233, 92243-92251, 92257, 92259, 92266, 92273-92274, 92281, 92283, 92328, 92384, 92389, 93013-93014, 93067, 931-93202, 93204, 93207-93212, 93218-93219, 93221, 93223, 93227-93237, 93239, 93242, 93244-93247, 93254, 93256-93262, 93265-93267, 93270-93275, 93277-93279, 93283, 93259, 93291-93292, 93401-93424, 93427-93449, 93452-93483, 93512-93515, 93517, 93526, 93529-93530, 93541-93542, 93545-93549, 936-93888, 940-94497, 94510, 94512, 94533-94535, 94571, 94585, 94589-94592, 94922-94923, 94926-94928, 94931, 94951, 94953-94955, 94972, 94975, 94999, 95003, 95005-95011, 95013-95021, 95026-95038, 95041-95042, 95044, 95046-95073, 95076-95220, 95227, 95230, 95231, 95234-95242, 95253, 95258-95421, 95425, 95427-95433, 95436-95442, 95444, 95450, 95452, 95454-95456, 95459-95460, 95462-95463, 95465-95482, 95486-95492, 95494-95526, 95528-95551, 95553-95562, 95564-95589, 956-95691, 95693-95899, 95910-95914, 95916-95917, 95920-95922, 95924, 95926-95932, 95936-95946, 95948-95955, 95957-95960, 95963-95970, 95973-95979, 95982, 95986-95993, 96006, 96009, 96014-96015, 96021-96023, 96025-96027, 96029-96032, 96034-96039, 96044, 96050, 96053-96058, 96061, 96063-96064, 96067-96068, 96074-96075, 96078, 96080, 96085-96086, 96090, 96092, 96094, 96097, 96101, 96107-96113, 96115-96119, 96121, 96123-96128, 96130-96134, 96136 & 96140-96162.

**\*REGION NUMBER:** *This is the geographical region that applies to the rate reported.*

*Southern California Regions*

**2008 Medicare Supplement Insurance Rates**  
**Southern California Regions**  
**Company Region Description and Rating Footnotes**  
**for Individual Policies**

**COMPANY** **Lincoln Heritage Life Insurance Company**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-918
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 926-931 AND 940-949
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-925, 932-933 AND 935.
04	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 934, 936-939 AND 945-962

**COMPANY** **Marquette National Life Insurance Company**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
02	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 932, 933, 940, 941, 943, 944, 950-953, 959 AND 961
03	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 919-922, 931, 934, 939, 945-947 AND 954
05	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925
06	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 930
07	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 926-928 AND 935
08	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 900, 902-908 AND 910-918

**\*REGION NUMBER: This is the geographical region that applies to the rate reported.**

*Southern California Regions*

**2008 Medicare Supplement Insurance Rates**  
**Southern California Regions**  
**Company Region Description and Rating Footnotes**  
**for Individual Policies**

**COMPANY** **Mennonite Mutual Aid Association**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-918. Mennonite Mutual Aid Association is a fraternal benefit society. As such, its policies are available only to persons eligible for membership in the Association.
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 936-937 Mennonite Mutual Aid Association is a fraternal benefit society. As such, its policies are available only to persons eligible for membership in the Association.
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-923, 929-935, 938-953, 959-961 Mennonite Mutual Aid Association is a fraternal benefit society. As such, its policies are available only to persons eligible for membership in the Association.
05	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 924-928 Mennonite Mutual Aid Association is a fraternal benefit society. As such, its policies are available only to persons eligible for membership in the Association.

**COMPANY** **Mutual of Omaha Insurance Company**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-918 & 926-928.
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-925, 930, 931 & 940-949.
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 932-939 & 950-961.

**\*REGION NUMBER: This is the geographical region that applies to the rate reported.**



**2008 Medicare Supplement Insurance Rates**  
**Southern California Regions**  
**Company Region Description and Rating Footnotes**  
**for Individual Policies**

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<b>COMPANY</b>	<b>Pennsylvania Life Insurance Company</b>
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<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
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02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-918
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 926-931
04	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-925, 932-933 & 935.

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<b>COMPANY</b>	<b>Physicians Life Insurance Company</b>
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<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
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02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 930-932, 934, 936-939, 950-952, 959-961 CONTACT COMPANY FOR MORE DETAILS.
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 922-925, 933, 935. 945-949, 953-954 CONTACT COMPANY FOR MORE DETAILS.
04	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-908, 910-921, 926-928, 940-941, 943-944 CONTACT COMPANY FOR MORE DETAILS.
06	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 930-932, 934, 936-939, 950-952, 959-961 CONTACT COMPANY FOR MORE DETAILS.
07	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 922-925, 933, 935, 945-949, 953-954 CONTACT COMPANY FOR MORE DETAILS.
08	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-908, 910-921, 926-928, 940-941, 943-944 CONTACT COMPANY FOR MORE DETAILS.

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**2008 Medicare Supplement Insurance Rates**  
**Southern California Regions**  
**Company Region Description and Rating Footnotes**  
**for Individual Policies**

**COMPANY** **Standard Life and Accident Insurance Company**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-918, 926-928 & 935.
02	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-918, 926-928 & 935.
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-921 & 945-948.
04	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-921 & 945-948
05	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 922-925, 930 & 933
06	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 922-925, 930 & 933
07	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 931, 932, 934, 936-939, 942, 943, 950, 951 & 954-961
08	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 931, 932, 934, 936-939, 942, 943, 950, 951 & 954-961

**\*REGION NUMBER:** *This is the geographical region that applies to the rate reported.*



**2008 Medicare Supplement Insurance Rates**  
**Southern California Regions**  
**Company Region Description and Rating Footnotes**  
**for Individual Policies**

**COMPANY** **State Farm Mutual Automobile Insurance Company**

**Region Number**

**Region Description & Company's Notes**

02 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 91319, 91320, 91358, 91359, 91360, 91361, 91362, 91377, 91701, 91701, 91708, 91709, 91710, 91729, 91730, 91737, 91737, 91739, 91743, 91752, 91758, 91761, 91762, 91763, 91764, 91784, 91785, 91786, 91798, 91901, 91902, 91903, 91905, 91906, 91908, 91909, 91910, 91911, 91912, 91913, 91914, 91915, 91916, 91917, 91921, 91931, 91932, 91933, 91934, 91935, 91941, 91942, 91943, 91944, 91945, 91946, 91947, 91948, 91950, 91951, 91962, 91963, 91976, 91977, 91978, 91979, 91980, 91987, 91990, 92003, 92004, 92007, 92008, 92009, 92013, 92014, 92018, 92019, 92020, 92021, 92022, 92023, 92024, 92025, 92026, 92027, 92028, 92029, 92030, 92033, 92036, 92037, 92038, 92039, 92040, 92046, 92049, 92051, 92052, 92054, 92055, 92056, 92057, 92058, 92059, 92060, 92061, 92064, 92065, 92066, 92067, 92068, 92069, 92070, 92071, 92072, 92074, 92075, 92078, 92079, 92082, 92083, 92084, 92085, 92086, 92088, 92090, 92091, 92092, 92093, 92096, 92101, 92102, 92103, 92104, 92105, 92106, 92107, 92108, 92109, 92110, 92111, 92112, 92113, 92114, 92115, 92116, 92117, 92118, 92119, 92120, 92121, 92122, 92123, 92124, 92126, 92127, 92128, 92129, 92130, 92131, 92132, 92133, 92134, 92135, 92136, 92137, 92138, 92139, 92140, 92142, 92143, 92145, 92147, 92149, 92150, 92152, 92153, 92154, 92155, 92158, 92159, 92160, 92161, 92162, 92163, 92164, 92165, 92166, 92167, 92168, 92169, 92170, 92171, 92172, 92173, 92174, 92175, 92176, 92177, 92178, 92179, 92182, 92184, 92186, 92187, 92190, 92191, 92192, 92193, 92194, 92195, 92196, 92197, 92198, 92199, 92201, 92202, 92203, 92210, 92211, 92220, 92222, 92223, 92225, 92226, 92227, 92230, 92231, 92232, 92233, 92234, 92235, 92236, 92237, 92240, 92241, 92242, 92243, 92244, 92249, 92250, 92251, 92252, 92253, 92254, 92255, 92256, 92257, 92258, 92259, 92260, 92261, 92262, 92263, 92264, 92266, 92267, 92268, 92270, 92273, 92274, 92275, 92276, 92277, 92278, 92280, 92281, 92282, 92283, 92284, 92285, 92286, 92292, 92301, 92304, 92305, 92307, 92308, 92309, 92310, 92311, 92312, 92313, 92314, 92315, 92316, 92317, 92318, 92320, 92321, 92322, 92323, 92324, 92325, 92326, 92327, 92329, 92332, 92333, 92334, 92335, 92336, 92337, 92338, 92339, 92340, 92341, 92342, 92345, 92346, 92347, 92350, 92352, 92354, 92356, 92357, 92358, 92359, 92363, 92364, 92365, 92366, 92368, 92369, 92371, 92372, 92373, 92374, 92375, 92376, 92377, 92378, 92382, 92385, 92386, 92391, 92392, 92393, 92394, 92397, 92398, 92399, 92401, 92402, 92403, 92404, 92405, 92406, 92407, 92408, 92410, 92411, 92412, 92413, 92414, 92415, 92418, 92420, 92423, 92424, 92427, 92501, 92502, 92503, 92504, 92505, 92506, 92507, 92508, 92509, 92513, 92514, 92515, 92516, 92517, 92518, 92519, 92521, 92522, 92530, 92531, 92532, 92536, 92539, 92543, 92544, 92545, 92546, 92548, 92549, 92551, 92552, 92553, 92554, 92555, 92556, 92557, 92561, 92562, 92563, 92564, 92567, 92570, 92571, 92572, 92581, 92582, 92583, 92584, 92585, 92586, 92587, 92589, 92590, 92591, 92592, 92593, 92595, 92596, 92599, 92860, 92877, 92878, 92879, 92880, 92881, 92882, 92883, 93001, 93002, 93003, 93004, 93005, 93006, 93007, 93009, 93010, 93011, 93012, 93015, 93016, 93020, 93021, 93022, 93023, 93024, 93030, 93031, 93032, 93033, 93034, 93035, 93040, 93041, 93042, 93043, 93044, 93060, 93061, 93062, 93063, 93064, 93065, 93066, 93093, 93094, 93099, 93558, 93562, 93592, 94002, 94003, 94005, 94010, 94011, 94012, 94013, 94014, 94015, 94016, 94017, 94018, 94019, 94020, 94021, 94025, 94026, 94027, 94028, 94029, 94030, 94031, 94037, 94038, 94044, 94045, 94059, 94060, 94061, 94062, 94063, 94064, 94065, 94066, 94067, 94070, 94071, 94074, 94080, 94083, 94096, 94098, 94099, 94101, 94102, 94103, 94104, 94105, 94106, 94107, 94108, 94109, 94110, 94111, 94112, 94114, 94115, 94116, 94117, 94118, 94119, 94120, 94121, 94122, 94123, 94124, 94125, 94126, 94127, 94128, 94129, 94130, 94131, 94132, 94133, 94134, 94135, 94136, 94137, 94138, 94139, 94140, 94141, 94142, 94143, 94144, 94145, 94146, 94147, 94150, 94151, 94152, 94153, 94154, 94155, 94156, 94157, 94159, 94160, 94161, 94162, 94163, 94164, 94165, 94166, 94167, 94168, 94169, 94170, 94171, 94172, 94175, 94177, 94188, 94307, 94308, 94401, 94402, 94403, 94404, 94405, 94406, 94407, 94408, 94409, 94497, 94501, 94502, 94503, 94506, 94507, 94508, 94509, 94510, 94511, 94512, 94513, 94514, 94515, 94516, 94517, 94518, 94519, 94520, 94521, 94522, 94523, 94524, 94525, 94526, 94527, 94528, 94529, 94530, 94531, 94533, 94535, 94536, 94537, 94538, 94539, 94540, 94541, 94542, 94543, 94544, 94545, 94546, 94547, 94548, 94549, 94550, 94551, 94552, 94553, 94555, 94556, 94557, 94558, 94559, 94560, 94561, 94562, 94563, 94564, 94565, 94566, 94567, 94568, 94569, 94570, 94571, 94572, 94573, 94574, 94575, 94576, 94577, 94578, 94579, 94580, 94581, 94583, 94585, 94586, 94587, 94588, 94589, 94590, 94591, 94592, 94595, 94596, 94597, 94598, 94599, 94601, 94602, 94603, 94604, 94605, 94606, 94607, 94608, 94609, 94610, 94611, 94612, 94613, 94614, 94615, 94617, 94618, 94619, 94620, 94621, 94622, 94623, 94624, 94625, 94626, 94627, 94643, 94649, 94659, 94660, 94661, 94662, 94666, 94701, 94702, 94703, 94704, 94705, 94706, 94707, 94708, 94709, 94710, 94712, 94720, 94801, 94802, 94803, 94804, 94805, 94806, 94807, 94808, 94820, 94850, 94901, 94903, 94904, 94912, 94913, 94914, 94915, 94920, 94922, 94923, 94924, 94925, 94926, 94927, 94928, 94929, 94930, 94931, 94933, 94937, 94938, 94939, 94940, 94941, 94942, 94945, 94946, 94947, 94948, 94949, 94950, 94951, 94952, 94953, 94954, 94955, 94956, 94957, 94960, 94963, 94964, 94965, 94966, 94970, 94971, 94972, 94973, 94974, 94975, 94976, 94977, 94978, 94979, 94998, 94999, 95401, 95402, 95403, 95404, 95405, 95406, 95407, 95408, 95409, 95412, 95416, 95419, 95421, 95425, 95430, 95431, 95433, 95436, 95439, 95441, 95442, 95444, 95446, 95448, 95450, 95452, 95462, 95465, 95471, 95472, 95473, 95476, 95480, 95486, 95487, 95492, 95497, 95620, 95625, 95687, 95688 AND 95696.

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported.

*Southern California Regions*

**2008 Medicare Supplement Insurance Rates**  
**Southern California Regions**  
**Company Region Description and Rating Footnotes**  
**for Individual Policies**

03 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 90001, 90002, 90003, 90004, 90005, 90006, 90007, 90008, 90009, 90010, 90011, 90012, 90013, 90014, 90015, 90016, 90017, 90018, 90019, 90020, 90021, 90022, 90023, 90024, 90025, 90026, 90027, 90028, 90029, 90030, 90031, 90032, 90033, 90034, 90035, 90036, 90037, 90038, 90039, 90040, 90041, 90042, 90043, 90044, 90045, 90046, 90047, 90048, 90049, 90050, 90051, 90052, 90053, 90054, 90055, 90056, 90057, 90058, 90059, 90060, 90061, 90062, 90063, 90064, 90065, 90066, 90067, 90068, 90069, 90070, 90071, 90072, 90073, 90074, 90075, 90076, 90077, 90078, 90079, 90080, 90081, 90082, 90083, 90084, 90086, 90087, 90088, 90089, 90091, 90093, 90094, 90095, 90096, 90097, 90099, 90101, 90102, 90103, 90174, 90185, 90189, 90201, 90202, 90209, 90210, 90211, 90212, 90213, 90220, 90221, 90222, 90223, 90224, 90230, 90231, 90232, 90233, 90239, 90240, 90241, 90242, 90245, 90247, 90248, 90249, 90250, 90251, 90254, 90255, 90260, 90261, 90262, 90263, 90264, 90265, 90266, 90267, 90270, 90272, 90274, 90275, 90277, 90278, 90280, 90290, 90291, 90292, 90293, 90294, 90295, 90296, 90301, 90302, 90303, 90304, 90305, 90306, 90307, 90308, 90309, 90310, 90311, 90312, 90313, 90397, 90398, 90401, 90402, 90403, 90404, 90405, 90406, 90407, 90408, 90409, 90410, 90411, 90501, 90502, 90503, 90504, 90505, 90506, 90507, 90508, 90509, 90510, 90601, 90602, 90603, 90604, 90605, 90606, 90607, 90608, 90609, 90610, 90612, 90620, 90621, 90622, 90623, 90624, 90630, 90631, 90632, 90633, 90637, 90638, 90639, 90640, 90650, 90651, 90652, 90659, 90660, 90661, 90662, 90665, 90670, 90671, 90680, 90701, 90702, 90703, 90704, 90706, 90707, 90710, 90711, 90712, 90713, 90714, 90715, 90716, 90717, 90720, 90721, 90723, 90731, 90732, 90733, 90734, 90740, 90742, 90743, 90744, 90745, 90746, 90747, 90748, 90749, 90801, 90802, 90803, 90804, 90805, 90806, 90807, 90808, 90809, 90810, 90813, 90814, 90815, 90822, 90831, 90832, 90833, 90834, 90835, 90840, 90842, 90844, 90845, 90846, 90847, 90848, 90853, 90888, 90899, 91001, 91003, 91006, 91007, 91009, 91010, 91011, 91012, 91016, 91017, 91020, 91021, 91023, 91024, 91025, 91030, 91031, 91040, 91041, 91042, 91043, 91046, 91050, 91051, 91066, 91077, 91101, 91102, 91103, 91104, 91105, 91106, 91107, 91108, 91109, 91110, 91114, 91115, 91116, 91117, 91118, 91121, 91123, 91124, 91125, 91126, 91129, 91131, 91175, 91182, 91184, 91185, 91186, 91187, 91188, 91189, 91191, 91201, 91202, 91203, 91204, 91205, 91206, 91207, 91208, 91209, 91210, 91214, 91221, 91222, 91224, 91225, 91226, 91301, 91302, 91303, 91304, 91305, 91306, 91307, 91308, 91309, 91310, 91311, 91312, 91313, 91316, 91321, 91322, 91324, 91325, 91326, 91327, 91328, 91329, 91330, 91331, 91333, 91334, 91335, 91337, 91340, 91341, 91342, 91343, 91344, 91345, 91346, 91350, 91351, 91352, 91353, 91354, 91355, 91356, 91357, 91363, 91364, 91365, 91367, 91371, 91372, 91376, 91380, 91381, 91382, 91383, 91384, 91385, 91386, 91387, 91388, 91390, 91392, 91393, 91394, 91395, 91396, 91399, 91401, 91402, 91403, 91404, 91405, 91406, 91407, 91408, 91409, 91410, 91411, 91412, 91413, 91416, 91423, 91426, 91436, 91470, 91482, 91495, 91496, 91497, 91499, 91501, 91502, 91503, 91504, 91505, 91506, 91507, 91508, 91510, 91521, 91522, 91523, 91526, 91601, 91602, 91603, 91604, 91605, 91606, 91607, 91608, 91609, 91610, 91611, 91612, 91614, 91615, 91616, 91617, 91618, 91702, 91706, 91711, 91714, 91715, 91716, 91722, 91723, 91724, 91731, 91732, 91733, 91734, 91735, 91740, 91741, 91744, 91745, 91746, 91747, 91748, 91749, 91750, 91754, 91755, 91756, 91759, 91765, 91766, 91767, 91768, 91769, 91770, 91771, 91772, 91773, 91775, 91776, 91778, 91780, 91788, 91789, 91790, 91791, 91792, 91793, 91795, 91797, 91799, 91801, 91802, 91803, 91804, 91841, 91896, 91899, 92602, 92603, 92604, 92605, 92606, 92607, 92609, 92610, 92612, 92614, 92615, 92616, 92618, 92619, 92620, 92623, 92624, 92625, 92626, 92627, 92628, 92629, 92630, 92637, 92646, 92647, 92648, 92649, 92650, 92651, 92652, 92653, 92654, 92655, 92656, 92657, 92658, 92659, 92660, 92661, 92662, 92663, 92672, 92673, 92674, 92675, 92676, 92677, 92678, 92679, 92683, 92684, 92685, 92688, 92690, 92691, 92692, 92693, 92694, 92694, 92697, 92698, 92701, 92702, 92703, 92704, 92705, 92706, 92707, 92708, 92709, 92710, 92711, 92712, 92725, 92728, 92735, 92780, 92781, 92782, 92799, 92801, 92802, 92803, 92804, 92805, 92806, 92807, 92808, 92809, 92811, 92812, 92814, 92815, 92816, 92817, 92821, 92822, 92823, 92825, 92831, 92832, 92833, 92834, 92835, 92836, 92837, 92838, 92840, 92841, 92842, 92843, 92844, 92845, 92846, 92850, 92856, 92857, 92859, 92861, 92862, 92863, 92864, 92865, 92866, 92867, 92868, 92869, 92870, 92871, 92885, 92886, 92887, 92899, 93510, 93532, 93534, 93535, 93536, 93539, 93543, 93544, 93550, 93551, 93552, 93553, 93563, 93584, 93586, 93590, 93591 AND 93599.

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported.

*Southern California Regions*

**2008 Medicare Supplement Insurance Rates**  
**Southern California Regions**  
**Company Region Description and Rating Footnotes**  
**for Individual Policies**

**COMPANY** **United American Insurance Company**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
01	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 900-922 & 926-930. For policy forms: DMSA06, DMSB06, DMSC06 AND DMSF06. Available during Open Enrollment / Guaranteed Issue Periods Only. Contact company for more details.
02	HIGH DEDUCTIBLE "F" PLAN. INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 900-922 & 926-930. For policy form DMSHDF06. Available during Open Enrollment / Guaranteed Issue Periods Only. Contact company for more details.
03	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 900-922 & 926-930. For policy form DMSB06. This plan is available OUTSIDE THE OPEN ENROLLMENT PERIOD ONLY. Contact company for more details.
07	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961. For policy forms DMSA06, DMSB06, DMSC06 & DMSF06. Available during Open Enrollment / Guaranteed Issue Periods Only. Contact company for more details.
08	HIGH DEDUCTIBLE "F" PLAN. INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961. For policy form DMSHDF06. Available during Open Enrollment / Guaranteed Issue Periods Only. Contact company for more details.
09	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961. For policy form DMSB06. This plan is available OUTSIDE THE OPEN ENROLLMENT PERIOD. Contact company for more details.
10	ISSUE AGE - INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 900-922 & 926-930
11	HIGH DEDUCTIBLE "F" PLAN. INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 900-922, 926-930. For policy form MSHDF06. Contact company for more details.
14	ISSUE AGE - INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961
15	HIGH DEDUCTIBLE "F" PLAN. INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961. For policy form MSHDF06. Contact company for more details.
16	HIGH DEDUCTIBLE "F" PLAN. INDIVIDUAL POLICY PLAN RATES FOR THE FOLLOWING ZIP CODE RANGES: 900-922, 926-930. For policy form DMSHDF06. This plan is available OUTSIDE THE OPEN ENROLLMENT PERIOD. Contact company for more details.
18	HIGH DEDUCTIBLE "F" PLAN. INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961. For policy form DMSB06. This plans is available OUTSIDE THE OPEN ENROLLMENT PERIOD. Contact company for more details.

**\*REGION NUMBER: This is the geographical region that applies to the rate reported.**

**2008 Medicare Supplement Insurance Rates**  
**Southern California Regions**  
**Company Region Description and Rating Footnotes**  
**for Individual Policies**

19	ATTAINED AGE - INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 900-922 & 926-930
21	ATTAINED AGE - INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961.

**COMPANY** **United Teacher Associates Insurance Company**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 931-932, 934-939, 942 & 950-961.
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-925, 930, 933, 940-941 & 943-949.
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-918 & 926-928.

**COMPANY** **United World Life Insurance Company**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
01	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 900-918 AND 926-928
02	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 919-925, 930-931 AND 940-949
03	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 932-939 AND 950-961

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported.

**2008 Medicare Supplement Insurance Rates**  
**Southern California Regions**  
**Company Region Description and Rating Footnotes**  
**for Individual Policies**

**COMPANY** **USAA Life Insurance Company**

**Region Number**

**Region Description & Company's Notes**

- |    |   |
|----|---|
| 01 | INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 924, 931-959. USAA Life Insurance Company does not offer an annual payment method.     |
| 02 | INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-923, 925-930. USAA Life Insurance Company does not offer an annual payment method. |

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported.

Southern California Regions

## Southern California Group Policy Rates For Female Age Under 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age Under 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Female, Age Under 65***

<b>AARP/UNITED HEALTHCARE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-523-5800</b>	
<b>Region Number*</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<i>Medicare Supplement Policy Plan:</i>								<b>Waiting Period</b>	<b>Rating Methodology</b>
					<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>		
01	1,942	2,917	3,345	0	0	3,360	0	3,217	0	0	1,545	0	90 days	CR
02	1,702	2,550	2,925	0	0	2,940	0	2,816	0	0	1,350	0	90 days	CR
03	1,489	2,235	2,565	0	0	2,576	0	2,467	0	0	1,185	0	90 days	CR

  

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<i>Medicare Supplement Policy Plan:</i>								<b>Waiting Period</b>	<b>Rating Methodology</b>
					<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>		
05	2,588	2,739	2,404	0	0	2,026	0	0	0	0	0	0	0 days	AA
06	3,081	3,260	2,830	0	0	2,390	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Female, Age Under 65***

**GLOBE LIFE AND ACCIDENT INSURANCE COMPANY**

*Customer Service Number*  
**800-801-6831**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
07	1,067	1,556	1,730	0	0	1,746	0	0	0	0	0	0	60 days	AA
09	873	1,273	1,415	0	0	1,428	0	0	0	0	0	0	60 days	AA

**HEALTH NET LIFE INSURANCE COMPANY**

*Customer Service Number*  
**(800) 944-7287**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	2,328	0	3,432	0	0	3,720	2,964	0	0	4,620	0	0	0 days	AA

**LIFE INVESTORS INSURANCE COMPANY OF AMERICA**

*Customer Service Number*  
**(800) 752-9797**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	3,072	3,936	4,560	0	0	4,512	0	3,864	0	0	0	0	180 days	IA
02	2,652	3,396	3,936	0	0	3,900	0	3,336	0	0	0	0	180 days	IA
03	2,508	3,216	3,732	0	0	3,696	0	3,156	0	0	0	0	180 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.



*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Female, Age Under 65***

<b>MONUMENTAL LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,428	3,132	3,408	0	0	3,960	0	7,224	0	0	0	0	180 days	AA
02	1,236	2,700	2,952	0	0	3,420	0	6,240	0	0	0	0	180 days	AA
03	1,164	2,556	2,796	0	0	3,240	0	5,904	0	0	0	0	180 days	AA

<b>TRANSAMERICA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	3,000	3,852	4,488	0	0	4,428	0	4,224	0	0	0	0	180 days	IA
02	2,592	3,324	3,876	0	0	3,816	0	3,648	0	0	0	0	180 days	IA
03	2,460	3,156	3,672	0	0	3,624	0	3,456	0	0	0	0	180 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Female, Age Under 65***

UNITED AMERICAN INSURANCE COMPANY													Customer Service Number <b>1-800-331-2512</b>	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
22	1,603	2,045	2,302	2,183	0	1,738	2,205	0	0	0	0	0	60 days	CR

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

## Southern California Group Policy Rates For Female Age 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Female, Age 65***

<b>AARP/UNITED HEALTHCARE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-523-5800</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	998	1,505	1,727	1,601	1,603	1,735	1,640	1,661	1,671	1,782	791	1,096	90 days	CR
02	873	1,314	1,509	1,398	1,402	1,517	1,433	1,452	1,460	1,558	690	957	90 days	CR
03	762	1,150	1,322	1,224	1,226	1,328	1,255	1,271	1,277	1,365	604	836	90 days	CR

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	1,663	1,599	1,377	1,680	1,847	1,156	1,282	0	0	0	0	0	0 days	AA
06	1,980	1,903	1,614	2,000	2,199	1,362	1,527	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Female, Age 65***

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>						
07	1,067	1,556	1,730	0	0	1,746	0	0	0	0	0	0	60 days	AA
09	873	1,273	1,415	0	0	1,428	0	0	0	0	0	0	60 days	AA

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>						
02	1,356	0	1,536	0	0	1,764	1,572	0	0	2,736	0	0	0 days	AA

<b>LIFE INVESTORS INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>						
01	1,224	1,584	1,836	1,728	1,488	1,836	1,692	2,004	2,076	2,796	0	0	180 days	IA
02	1,056	1,368	1,584	1,488	1,284	1,584	1,464	1,728	1,788	2,412	0	0	180 days	IA
03	996	1,296	1,500	1,416	1,212	1,500	1,380	1,632	1,692	2,292	0	0	180 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Female, Age 65***

MONUMENTAL LIFE INSURANCE COMPANY													Customer Service Number 800-752-9797				
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology			
	A	B	C	D	E	F	G	H	I	J	K	L					
	01	840	1,860	2,040	1,980	2,076	2,340	2,232	4,284	4,440	5,880	0			0	180 days	AA
	02	732	1,608	1,764	1,716	1,788	2,028	1,920	3,696	3,828	5,076	0			0	180 days	AA
	03	684	1,524	1,668	1,620	1,692	1,920	1,824	3,504	3,624	4,812	0			0	180 days	AA

TRANSAMERICA LIFE INSURANCE COMPANY													Customer Service Number (800) 752-9797		
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology	
	A	B	C	D	E	F	G	H	I	J	K	L			
	01	1,200	1,560	1,812	1,692	1,632	1,812	1,656	1,716	1,728	1,764	0			0
	02	1,032	1,344	1,560	1,464	1,404	1,560	1,428	1,488	1,500	1,524	0			0
	03	984	1,272	1,476	1,380	1,332	1,476	1,356	1,404	1,416	1,440	0			0

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Female, Age 65***

UNITED AMERICAN INSURANCE COMPANY												Customer Service Number 1-800-331-2512		
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
22	1,603	2,045	2,302	2,183	0	1,738	2,205	0	0	0	0	0	60 days	CR

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

## Southern California Group Policy Rates For Female Age 70

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 70. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.



*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Female, Age 70***

<b>AARP/UNITED HEALTHCARE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-523-5800</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,709	2,567	2,944	2,729	2,732	2,957	2,795	2,831	2,848	3,036	1,360	1,874	90 days	CR
02	1,498	2,244	2,574	2,386	2,392	2,587	2,445	2,478	2,491	2,656	1,188	1,640	90 days	CR
03	1,310	1,967	2,257	2,092	2,095	2,267	2,145	2,171	2,181	2,330	1,043	1,435	90 days	CR

  

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	1,890	1,890	1,626	2,018	2,196	1,404	1,581	0	0	0	0	0	0 days	AA
06	2,249	2,250	1,910	2,402	2,615	1,655	1,882	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Female, Age 70***

**GLOBE LIFE AND ACCIDENT INSURANCE COMPANY**

*Customer Service Number*  
**800-801-6831**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
07	1,363	1,852	2,026	0	0	2,043	0	0	0	0	0	0	60 days	AA
09	1,165	1,569	1,712	0	0	1,724	0	0	0	0	0	0	60 days	AA

**HEALTH NET LIFE INSURANCE COMPANY**

*Customer Service Number*  
**(800) 944-7287**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,524	0	1,776	0	0	2,016	1,812	0	0	2,736	0	0	0 days	AA

**LIFE INVESTORS INSURANCE COMPANY OF AMERICA**

*Customer Service Number*  
**(800) 752-9797**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,548	2,004	2,340	2,184	1,848	2,340	2,184	2,532	2,604	3,564	0	0	180 days	IA
02	1,344	1,728	2,016	1,884	1,596	2,016	1,884	2,184	2,244	3,084	0	0	180 days	IA
03	1,272	1,644	1,908	1,788	1,512	1,908	1,788	2,076	2,124	2,916	0	0	180 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Female, Age 70***

**MONUMENTAL LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-752-9797**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,116	2,436	2,664	2,604	2,712	3,096	2,940	5,592	5,844	7,704	0	0	180 days	AA
02	960	2,112	2,304	2,244	2,340	2,676	2,544	4,824	5,052	6,648	0	0	180 days	AA
03	912	1,992	2,184	2,124	2,220	2,532	2,412	4,572	4,788	6,300	0	0	180 days	AA

**TRANSAMERICA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**(800) 752-9797**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,524	1,968	2,292	2,136	2,028	2,292	2,136	2,172	2,196	2,244	0	0	180 days	IA
02	1,320	1,704	1,980	1,848	1,752	1,980	1,848	1,872	1,896	1,932	0	0	180 days	IA
03	1,248	1,608	1,872	1,752	1,668	1,872	1,752	1,776	1,800	1,836	0	0	180 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Female, Age 70***

**UNITED AMERICAN INSURANCE COMPANY**

*Customer Service Number*

**1-800-331-2512**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
22	1,603	2,045	2,302	2,183	0	1,738	2,205	0	0	0	0	0	60 days	CR

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

## Southern California Group Policy Rates For Female Age 75

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 75. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Female, Age 75***

<b>AARP/UNITED HEALTHCARE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-523-5800</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,709	2,567	2,944	2,729	2,732	2,957	2,795	2,831	2,848	3,036	1,360	1,874	90 days	CR
02	1,498	2,244	2,574	2,386	2,392	2,587	2,445	2,478	2,491	2,656	1,188	1,640	90 days	CR
03	1,310	1,967	2,257	2,092	2,095	2,267	2,145	2,171	2,181	2,330	1,043	1,435	90 days	CR

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	2,184	2,261	1,949	2,418	2,609	1,682	1,886	0	0	0	0	0	0 days	AA
06	2,600	2,691	2,292	2,879	3,105	1,983	2,245	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Female, Age 75***

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
07	1,516	2,149	2,322	0	0	2,339	0	0	0	0	0	0	60 days	AA
09	1,240	1,827	2,008	0	0	2,021	0	0	0	0	0	0	60 days	AA

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,812	0	2,568	0	0	2,748	2,244	0	0	4,344	0	0	0 days	AA

<b>LIFE INVESTORS INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,956	2,520	2,916	2,748	2,352	2,880	2,700	3,168	3,204	4,380	0	0	180 days	IA
02	1,692	2,184	2,520	2,364	2,028	2,496	2,328	2,736	2,772	3,780	0	0	180 days	IA
03	1,608	2,064	2,388	2,244	1,920	2,364	2,208	2,592	2,616	3,588	0	0	180 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Female, Age 75***

**MONUMENTAL LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-752-9797**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,332	2,916	3,180	3,132	3,288	3,696	3,528	6,744	6,996	9,240	0	0	180 days	AA
02	1,152	2,520	2,748	2,700	2,832	3,192	3,048	5,820	6,048	7,980	0	0	180 days	AA
03	1,092	2,388	2,604	2,556	2,688	3,024	2,880	5,520	5,724	7,560	0	0	180 days	AA

**TRANSAMERICA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**(800) 752-9797**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,932	2,460	2,856	2,688	2,580	2,844	2,640	2,700	2,736	2,784	0	0	180 days	IA
02	1,668	2,124	2,460	2,328	2,232	2,448	2,280	2,340	2,364	2,400	0	0	180 days	IA
03	1,572	2,016	2,340	2,196	2,112	2,328	2,160	2,208	2,232	2,280	0	0	180 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.



*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Female, Age 75***

**UNITED AMERICAN INSURANCE COMPANY**

*Customer Service Number*

**1-800-331-2512**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
22	1,603	2,045	2,302	2,183	0	1,738	2,205	0	0	0	0	0	60 days	CR

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

## Southern California Group Policy Rates For Female Age 80

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 80. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Female, Age 80***

<b>AARP/UNITED HEALTHCARE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-523-5800</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,709	2,567	2,944	2,729	2,732	2,957	2,795	2,831	2,848	3,036	1,360	1,874	90 days	CR
02	1,498	2,244	2,574	2,386	2,392	2,587	2,445	2,478	2,491	2,656	1,188	1,640	90 days	CR
03	1,310	1,967	2,257	2,092	2,095	2,267	2,145	2,171	2,181	2,330	1,043	1,435	90 days	CR

  

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	2,588	2,739	2,404	3,071	3,251	2,026	2,324	0	0	0	0	0	0 days	AA
06	3,081	3,260	2,830	3,656	3,869	2,390	2,766	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Female, Age 80***

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
07	1,524	2,254	2,553	0	0	2,578	0	0	0	0	0	0	60 days	AA
09	1,247	1,845	2,088	0	0	2,109	0	0	0	0	0	0	60 days	AA

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	2,016	0	2,916	0	0	3,156	2,544	0	0	4,344	0	0	0 days	AA

<b>LIFE INVESTORS INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,544	3,264	3,780	3,576	3,060	3,732	3,492	3,552	3,612	4,908	0	0	180 days	IA
02	2,196	2,820	3,264	3,084	2,652	3,216	3,024	3,072	3,120	4,236	0	0	180 days	IA
03	2,076	2,664	3,096	2,928	2,508	3,048	2,856	2,904	2,952	4,020	0	0	180 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Female, Age 80***

**MONUMENTAL LIFE INSURANCE COMPANY**

*Customer Service Number*  
**800-752-9797**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,428	3,132	3,408	3,360	3,516	3,960	3,792	7,224	7,512	9,912	0	0	180 days	AA
02	1,236	2,700	2,952	2,892	3,036	3,420	3,276	6,240	6,480	8,556	0	0	180 days	AA
03	1,164	2,556	2,796	2,748	2,868	3,240	3,108	5,904	6,144	8,112	0	0	180 days	AA

**TRANSAMERICA LIFE INSURANCE COMPANY**

*Customer Service Number*  
**(800) 752-9797**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	2,160	2,760	3,204	3,036	2,904	3,156	2,964	3,024	3,060	3,108	0	0	180 days	IA
03	2,040	2,616	3,036	2,868	2,748	3,000	2,808	2,856	2,892	2,952	0	0	180 days	IA

**UNITED AMERICAN INSURANCE COMPANY**

*Customer Service Number*  
**1-800-331-2512**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
22	1,603	2,045	2,302	2,183	0	1,738	2,205	0	0	0	0	0	60 days	CR

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

## Southern California Group Policy Rates For Male Age Under 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age Under 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Male, Age Under 65***

<b>AARP/UNITED HEALTHCARE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-523-5800</b>	
<b>Region Number*</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>		
01	1,942	2,917	3,345	0	0	3,360	0	3,217	0	0	1,545	0	90 days	CR
02	1,702	2,550	2,925	0	0	2,940	0	2,816	0	0	1,350	0	90 days	CR
03	1,489	2,235	2,565	0	0	2,576	0	2,467	0	0	1,185	0	90 days	CR

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>		
05	2,588	2,739	2,404	0	0	2,026	0	0	0	0	0	0	0 days	AA
06	3,081	3,260	2,830	0	0	2,390	0	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Male, Age Under 65***

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
07	1,067	1,556	1,730	0	0	1,746	0	0	0	0	0	0	60 days	AA
09	873	1,273	1,415	0	0	1,428	0	0	0	0	0	0	60 days	AA

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	2,328	0	3,432	0	0	3,720	2,964	0	0	4,620	0	0	0 days	AA

<b>LIFE INVESTORS INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	3,072	3,936	4,560	0	0	4,512	0	3,864	0	0	0	0	180 days	IA
02	2,652	3,396	3,936	0	0	3,900	0	3,336	0	0	0	0	180 days	IA
03	2,508	3,216	3,732	0	0	3,696	0	3,156	0	0	0	0	180 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.



*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Male, Age Under 65***

<b>MONUMENTAL LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-752-9797</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,428	3,132	3,408	0	0	3,960	0	7,224	0	0	0	0	180 days	AA
02	1,236	2,700	2,952	0	0	3,420	0	6,240	0	0	0	0	180 days	AA
03	1,164	2,556	2,796	0	0	3,240	0	5,904	0	0	0	0	180 days	AA

<b>TRANSAMERICA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>Medicare Supplement Policy Plan:</i>								<i>Waiting Period</i>	<i>Rating Methodology</i>
					<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	3,000	3,852	4,488	0	0	4,428	0	4,224	0	0	0	0	180 days	IA
02	2,592	3,324	3,876	0	0	3,816	0	3,648	0	0	0	0	180 days	IA
03	2,460	3,156	3,672	0	0	3,624	0	3,456	0	0	0	0	180 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Male, Age Under 65***

UNITED AMERICAN INSURANCE COMPANY													Customer Service Number <b>1-800-331-2512</b>	
Region Number*	Medicare Supplement Policy Plan:												Waiting Period	Rating Methodology
	A	B	C	D	E	F	G	H	I	J	K	L		
22	1,603	2,045	2,302	2,183	0	1,738	2,205	0	0	0	0	0	60 days	CR

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

## Southern California Group Policy Rates For Male Age 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Male, Age 65***

<b>AARP/UNITED HEALTHCARE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-523-5800</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	998	1,505	1,727	1,601	1,603	1,735	1,640	1,661	1,671	1,782	791	1,096	90 days	CR
02	873	1,314	1,509	1,398	1,402	1,517	1,433	1,452	1,460	1,558	690	957	90 days	CR
03	762	1,150	1,322	1,224	1,226	1,328	1,255	1,271	1,277	1,365	604	836	90 days	CR

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	1,663	1,599	1,377	1,680	1,847	1,156	1,282	0	0	0	0	0	0 days	AA
06	1,980	1,903	1,614	2,000	2,199	1,362	1,527	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Male, Age 65***

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
07	1,067	1,556	1,730	0	0	1,746	0	0	0	0	0	0	60 days	AA
09	873	1,273	1,415	0	0	1,428	0	0	0	0	0	0	60 days	AA

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,356	0	1,536	0	0	1,764	1,572	0	0	2,736	0	0	0 days	AA

<b>LIFE INVESTORS INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,224	1,584	1,836	1,728	1,488	1,836	1,692	2,004	2,076	2,796	0	0	180 days	IA
02	1,056	1,368	1,584	1,488	1,284	1,584	1,464	1,728	1,788	2,412	0	0	180 days	IA
03	996	1,296	1,500	1,416	1,212	1,500	1,380	1,632	1,692	2,292	0	0	180 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Male, Age 65***

<b>MONUMENTAL LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	840	1,860	2,040	1,980	2,076	2,340	2,232	4,284	4,440	5,880	0	0	180 days	AA
02	732	1,608	1,764	1,716	1,788	2,028	1,920	3,696	3,828	5,076	0	0	180 days	AA
03	684	1,524	1,668	1,620	1,692	1,920	1,824	3,504	3,624	4,812	0	0	180 days	AA

  

<b>TRANSAMERICA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,200	1,560	1,812	1,692	1,632	1,812	1,656	1,716	1,728	1,764	0	0	180 days	IA
02	1,032	1,344	1,560	1,464	1,404	1,560	1,428	1,488	1,500	1,524	0	0	180 days	IA
03	984	1,272	1,476	1,380	1,332	1,476	1,356	1,404	1,416	1,440	0	0	180 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Male, Age 65***

**UNITED AMERICAN INSURANCE COMPANY**

*Customer Service Number*  
**1-800-331-2512**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
22	1,603	2,045	2,302	2,183	0	1,738	2,205	0	0	0	0	0	60 days	CR

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

## Southern California Group Policy Rates For Male Age 70

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 70. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.



*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Male, Age 70***

<b>AARP/UNITED HEALTHCARE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-523-5800</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,709	2,567	2,944	2,729	2,732	2,957	2,795	2,831	2,848	3,036	1,360	1,874	90 days	CR
02	1,498	2,244	2,574	2,386	2,392	2,587	2,445	2,478	2,491	2,656	1,188	1,640	90 days	CR
03	1,310	1,967	2,257	2,092	2,095	2,267	2,145	2,171	2,181	2,330	1,043	1,435	90 days	CR

  

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	1,890	1,890	1,626	2,018	2,196	1,404	1,581	0	0	0	0	0	0 days	AA
06	2,249	2,250	1,910	2,402	2,615	1,655	1,882	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Male, Age 70***

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
07	1,363	1,852	2,026	0	0	2,043	0	0	0	0	0	0	60 days	AA
09	1,165	1,569	1,712	0	0	1,724	0	0	0	0	0	0	60 days	AA

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,524	0	1,776	0	0	2,016	1,812	0	0	2,736	0	0	0 days	AA

<b>LIFE INVESTORS INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,548	2,004	2,340	2,184	1,848	2,340	2,184	2,532	2,604	3,564	0	0	180 days	IA
02	1,344	1,728	2,016	1,884	1,596	2,016	1,884	2,184	2,244	3,084	0	0	180 days	IA
03	1,272	1,644	1,908	1,788	1,512	1,908	1,788	2,076	2,124	2,916	0	0	180 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Male, Age 70***

<b>MONUMENTAL LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,116	2,436	2,664	2,604	2,712	3,096	2,940	5,592	5,844	7,704	0	0	180 days	AA
02	960	2,112	2,304	2,244	2,340	2,676	2,544	4,824	5,052	6,648	0	0	180 days	AA
03	912	1,992	2,184	2,124	2,220	2,532	2,412	4,572	4,788	6,300	0	0	180 days	AA

<b>TRANSAMERICA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,524	1,968	2,292	2,136	2,028	2,292	2,136	2,172	2,196	2,244	0	0	180 days	IA
02	1,320	1,704	1,980	1,848	1,752	1,980	1,848	1,872	1,896	1,932	0	0	180 days	IA
03	1,248	1,608	1,872	1,752	1,668	1,872	1,752	1,776	1,800	1,836	0	0	180 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Male, Age 70***

**UNITED AMERICAN INSURANCE COMPANY**

*Customer Service Number*

**1-800-331-2512**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
22	1,603	2,045	2,302	2,183	0	1,738	2,205	0	0	0	0	0	60 days	CR

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

## Southern California Group Policy Rates For Male Age 75

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 75. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Male, Age 75***

<b>AARP/UNITED HEALTHCARE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-523-5800</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,709	2,567	2,944	2,729	2,732	2,957	2,795	2,831	2,848	3,036	1,360	1,874	90 days	CR
02	1,498	2,244	2,574	2,386	2,392	2,587	2,445	2,478	2,491	2,656	1,188	1,640	90 days	CR
03	1,310	1,967	2,257	2,092	2,095	2,267	2,145	2,171	2,181	2,330	1,043	1,435	90 days	CR

  

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	2,184	2,261	1,949	2,418	2,609	1,682	1,886	0	0	0	0	0	0 days	AA
06	2,600	2,691	2,292	2,879	3,105	1,983	2,245	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Male, Age 75***

**GLOBE LIFE AND ACCIDENT INSURANCE COMPANY**

*Customer Service Number*  
**800-801-6831**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
07	1,516	2,149	2,322	0	0	2,339	0	0	0	0	0	0	60 days	AA
09	1,240	1,827	2,008	0	0	2,021	0	0	0	0	0	0	60 days	AA

**HEALTH NET LIFE INSURANCE COMPANY**

*Customer Service Number*  
**(800) 944-7287**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	1,812	0	2,568	0	0	2,748	2,244	0	0	4,344	0	0	0 days	AA

**LIFE INVESTORS INSURANCE COMPANY OF AMERICA**

*Customer Service Number*  
**(800) 752-9797**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,956	2,520	2,916	2,748	2,352	2,880	2,700	3,168	3,204	4,380	0	0	180 days	IA
02	1,692	2,184	2,520	2,364	2,028	2,496	2,328	2,736	2,772	3,780	0	0	180 days	IA
03	1,608	2,064	2,388	2,244	1,920	2,364	2,208	2,592	2,616	3,588	0	0	180 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Male, Age 75***

<b>MONUMENTAL LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,332	2,916	3,180	3,132	3,288	3,696	3,528	6,744	6,996	9,240	0	0	180 days	AA
02	1,152	2,520	2,748	2,700	2,832	3,192	3,048	5,820	6,048	7,980	0	0	180 days	AA
03	1,092	2,388	2,604	2,556	2,688	3,024	2,880	5,520	5,724	7,560	0	0	180 days	AA

<b>TRANSAMERICA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,932	2,460	2,856	2,688	2,580	2,844	2,640	2,700	2,736	2,784	0	0	180 days	IA
02	1,668	2,124	2,460	2,328	2,232	2,448	2,280	2,340	2,364	2,400	0	0	180 days	IA
03	1,572	2,016	2,340	2,196	2,112	2,328	2,160	2,208	2,232	2,280	0	0	180 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.



*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Male, Age 75***

**UNITED AMERICAN INSURANCE COMPANY**

*Customer Service Number*  
**1-800-331-2512**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
22	1,603	2,045	2,302	2,183	0	1,738	2,205	0	0	0	0	0	60 days	CR

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

## Southern California Group Policy Rates For Male Age 80

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 80. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Male, Age 80***

<b>AARP/UNITED HEALTHCARE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-523-5800</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,709	2,567	2,944	2,729	2,732	2,957	2,795	2,831	2,848	3,036	1,360	1,874	90 days	CR
02	1,498	2,244	2,574	2,386	2,392	2,587	2,445	2,478	2,491	2,656	1,188	1,640	90 days	CR
03	1,310	1,967	2,257	2,092	2,095	2,267	2,145	2,171	2,181	2,330	1,043	1,435	90 days	CR

  

<b>BANKERS LIFE AND CASUALTY COMPANY</b>													<i>Customer Service Number</i> <b>(800) 621-3724</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
05	2,588	2,739	2,404	3,071	3,251	2,026	2,324	0	0	0	0	0	0 days	AA
06	3,081	3,260	2,830	3,656	3,869	2,390	2,766	0	0	0	0	0	0 days	AA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Male, Age 80***

<b>GLOBE LIFE AND ACCIDENT INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-801-6831</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
07	1,524	2,254	2,553	0	0	2,578	0	0	0	0	0	0	60 days	AA
09	1,247	1,845	2,088	0	0	2,109	0	0	0	0	0	0	60 days	AA

<b>HEALTH NET LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 944-7287</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
02	2,016	0	2,916	0	0	3,156	2,544	0	0	4,344	0	0	0 days	AA

<b>LIFE INVESTORS INSURANCE COMPANY OF AMERICA</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,544	3,264	3,780	3,576	3,060	3,732	3,492	3,552	3,612	4,908	0	0	180 days	IA
02	2,196	2,820	3,264	3,084	2,652	3,216	3,024	3,072	3,120	4,236	0	0	180 days	IA
03	2,076	2,664	3,096	2,928	2,508	3,048	2,856	2,904	2,952	4,020	0	0	180 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Male, Age 80***

<b>MONUMENTAL LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>800-752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	1,428	3,132	3,408	3,360	3,516	3,960	3,792	7,224	7,512	9,912	0	0	180 days	AA
02	1,236	2,700	2,952	2,892	3,036	3,420	3,276	6,240	6,480	8,556	0	0	180 days	AA
03	1,164	2,556	2,796	2,748	2,868	3,240	3,108	5,904	6,144	8,112	0	0	180 days	AA

<b>TRANSAMERICA LIFE INSURANCE COMPANY</b>													<i>Customer Service Number</i> <b>(800) 752-9797</b>	
<b>Region Number*</b>	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
01	2,496	3,192	3,708	3,516	3,360	3,660	3,432	3,492	3,540	3,600	0	0	180 days	IA
02	2,160	2,760	3,204	3,036	2,904	3,156	2,964	3,024	3,060	3,108	0	0	180 days	IA
03	2,040	2,616	3,036	2,868	2,748	3,000	2,808	2,856	2,892	2,952	0	0	180 days	IA

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

*2008 Medicare Supplement Insurance Rates*  
***Southern California Regions***  
***Group Policy Rates for Male, Age 80***

**UNITED AMERICAN INSURANCE COMPANY**

*Customer Service Number*  
**1-800-331-2512**

Region Number*	<i>Medicare Supplement Policy Plan:</i>												<i>Waiting Period</i>	<i>Rating Methodology</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>	<i>L</i>		
22	1,603	2,045	2,302	2,183	0	1,738	2,205	0	0	0	0	0	60 days	CR

**\*REGION NUMBER:** This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

## Southern California Region Descriptions and Company Notes For Group Policies

The purpose of this section is to provide you with a description of each company's rating region, as well as, any of the company's notes and disclaimers regarding the rates posted.

**2008 Medicare Supplement Insurance Rates**  
**Southern California Regions**  
**Company Region Description and Rating Footnotes**  
**for Group Policies**

**COMPANY** **AARP/United Healthcare Insurance Company**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
01	GROUP POLICY RATES - AARP (American Association of Retired Persons) membership is required for eligibility. GROUP POLICY RATES FOR: LOS ANGELES & ORANGE COUNTIES. CERTAIN RESTRICTIONS APPLY. CONTACT COMPANY FOR MORE DETAILS.
02	GROUP POLICY RATES - AARP (American Association of Retired Persons) membership is required for eligibility. GROUP POLICY RATES FOR: IMPERIAL, RIVERSIDE, SAN DIEGO & VENTURA COUNTIES. CERTAIN RESTRICTIONS APPLY. CONTACT COMPANY FOR MORE DETAILS.
03	GROUP POLICY RATES - AARP (American Association of Retired Persons) membership is required for eligibility. GROUP POLICY RATES FOR: ALAMEDA, CONTRA COSTA, KERN, LAKE, NAPA, SACRAMENTO, SAN BERNARDINO, SAN FRANCISCO, SAN JOAQUIN, SAN LUIS OBISPO, SAN MATEO & SANTA BARBARA COUNTIES. CERTAIN RESTRICTIONS APPLY. CONTACT COMPANY FOR MORE DETAILS.

**COMPANY** **Bankers Life and Casualty Company**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
05	GROUP POLICY RATES FOR ZIP CODE RANGES: 920-921, 930-934, 936-944 & 949-961 CONTACT COMPANY FOR MORE DETAILS.
06	GROUP POLICY RATES FOR ZIP CODE RANGES: 900-908, 910-919, 922-928, 935 & 945-948 CONTACT COMPANY FOR MORE DETAILS.

**COMPANY** **Globe Life and Accident Insurance Company**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
07	GROUP POLICY RATES FOR ZIP CODE RANGES: 900-922 & 926-930
09	GROUP POLICY RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-962 CONTACT COMPANY FOR MORE DETAILS.

**COMPANY** **Health Net Life Insurance Company**

<b>Region Number</b>	<b>Region Description &amp; Company's Notes</b>
02	GROUP POLICY PLAN RATES FOR THE FOLLOWING COUNTIES: Imperial, Inyo, Los Angeles, Orange, Riverside, San Bernardino, San Diego, Santa Barbara and Ventura.

**\*REGION NUMBER: This is the geographical region that applies to the rate reported.**



**2008 Medicare Supplement Insurance Rates**  
**Southern California Regions**  
**Company Region Description and Rating Footnotes**  
**for Group Policies**

**COMPANY** **LIFE INVESTORS INSURANCE COMPANY OF AMERICA**

<i>Region Number</i>	<i>Region Description &amp; Company's Notes</i>
01	GROUP POLICY RATES FOR ZIP CODE RANGES: 900-918, 926-928. Plans are marketed to members of affiliated association groups only. Please note that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.
02	GROUP POLICY RATES FOR ZIP CODE RANGES: 920-925, 930-933, 935, 945-948. Plans are marketed to members of affiliated association groups only. Please note that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.
03	GROUP POLICY RATES FOR ZIP CODE RANGES: 919, 929, 934, 936-944 AND 949-962. Plans are marketed to members of affiliated association groups only. Please note that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.

**COMPANY** **MONUMENTAL LIFE INSURANCE COMPANY**

<i>Region Number</i>	<i>Region Description &amp; Company's Notes</i>
01	GROUP POLICY RATES FOR ZIP CODE RANGES: 900-918, 926-928. Plans are marketed to members of affiliated association groups only. Please note that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.
02	GROUP POLICY RATES FOR ZIP CODE RANGES: 920-925, 930-933, 935, 945-948. Plans are marketed to members of affiliated association groups only. Please note that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.
03	GROUP POLICY RATES FOR ZIP CODE RANGES: 919, 929, 934, 936-944 AND 949-962. Plans are marketed to members of affiliated association groups only. Please note that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.

**COMPANY** **TRANSAMERICA LIFE INSURANCE COMPANY**

<i>Region Number</i>	<i>Region Description &amp; Company's Notes</i>
01	GROUP POLICY RATES FOR ZIP CODE RANGES: 900-918, 926-928. Plans are marketed to members of affiliated association groups only. Please note that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.
02	GROUP POLICY RATES FOR ZIP CODE RANGES: 920-925, 930-933, 935, 945-948. Plans are marketed to members of affiliated association groups only. Please note that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.
03	GROUP POLICY RATES FOR ZIP CODE RANGES: 919, 929, 934, 936 AND 949. Plans are marketed to members of affiliated association groups only. Please note that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.

**\*REGION NUMBER: This is the geographical region that applies to the rate reported.**

*Southern California Regions*

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*2008 Medicare Supplement Insurance Rates*  
*Southern California Regions*  
*Company Region Description and Rating Footnotes*  
*for Group Policies*

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<b>COMPANY</b>	<b><i>United American Insurance Company</i></b>
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<b><i>Region Number</i></b>	<b><i>Region Description &amp; Company's Notes</i></b>
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22	GROUP POLICY RATES - COMMUNITY RATED, AVAILABLE STATEWIDE
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***\*REGION NUMBER: This is the geographical region that applies to the rate reported.***

## List of Policy Plans (A-L) Available By Company For Ages Under 65

The purpose of this section is to provide a summary listing of all medicare supplement insurance plans (A-L) that are available by company for persons under 65 years of age.

List of Policy Plans (A-L)  
Available By Company  
(listed in alphabetical order)  
For Ages Under 65

COMPANY	Customer Service Phone Number	A	B	C	D	E	F	G	H	I	J	K	L
AARP/UNITED HEALTHCARE INSURANCE COMPANY	800-523-5800	X	X	X			X		X			X	
ADMIRAL LIFE INSURANCE COMPANY OF AMERICA	877-344-9784	X	X	X	X	X	X	X					
AETNA LIFE INSURANCE COMPANY	800-345-6022	X	X				X						
BANKERS LIFE AND CASUALTY COMPANY	800-621-3724	X	X	X			X				X	X	
BLUE CROSS OF CALIFORNIA	800-333-3883	X		X			X				X		
CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA	800-248-2341	X	X	X	X		X		X	X		X	
COMBINED INSURANCE COMPANY OF AMERICA	800-544-5531	X	X	X			X						
CONSECO INSURANCE COMPANY	800-541-2254	X			X		X	X					
CONTINENTAL GENERAL INSURANCE COMPANY	800-880-8824 ext. 1431						X						
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	877-825-9337	X		X	X		X				X		

List of Policy Plans (A-L)  
Available By Company  
For Ages Under 65  
(continued)

COMPANY	Customer Service Phone Number	A	B	C	D	E	F	G	H	I	J	K	L
GENWORTH LIFE INSURANCE COMPANY	877-825-9337	X	X	X			X						
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	800-801-6831	X	X	X			X						
HEALTH NET LIFE INSURANCE COMPANY	800-944-7287	X		X			X		X		X		
HUMANA INSURANCE COMPANY	800-872-7294	X	X	X			X					X	X
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	800-752-9797	X	X	X			X		X				
LINCOLN HERITAGE LIFE INSURANCE COMPANY	800-287-7319	X	X	X	X		X						
MARQUETTE NATIONAL LIFE INSURANCE COMPANY	800-934-1126	X					X						
MENNONITE MUTUAL AID ASSOCIATION	800-348-7468	X				X	X						X
MONUMENTAL LIFE INSURANCE COMPANY	800-752-9797	X	X	X			X		X				
MUTUAL OF OMAHA INSURANCE COMPANY	800-316-0842	X		X			X						

List of Policy Plans (A-L)  
Available By Company  
For Ages Under 65  
(continued)

COMPANY	Customer Service Phone Number	A	B	C	D	E	F	G	H	I	J	K	L
PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC.	888-202-4340	X		X			X	X			X		
PENNSYLVANIA LIFE INSURANCE COMPANY	800-275-7366	X	X	X			X						
PHYSICIANS LIFE INSURANCE COMPANY	800-228-9100	X	X				X	X					
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	888-350-1488	X	X	X	X	X	X	X					
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	Contact Local State Farm Agent.	X		X			X						
TRANSAMERICA LIFE INSURANCE COMPANY	800-752-9797	X	X	X		X			X				
UNITED AMERICAN INSURANCE COMPANY	800-331-2512	X	X	X	X		X	X					
UNITED TEACHER ASSOCIATES INSURANCE COMPANY	800-880-8824	X	X	X			X			X	X		
UNITED WORLD LIFE INSURANCE COMPANY	877-845-0892	X	X				X						
USAA LIFE INSURANCE COMPANY	800-531-8000	X			X		X	X					

## List of Policy Plans (A-L) Available By Company For Ages 65 and Older

The purpose of this section is to provide a summary listing of all medicare supplement insurance plans (A-L) that are available by company for persons 65 years of age and older.

List of Policy Plans (A-L)  
Available By Company  
For Ages 65 and Older  
(listed in alphabetical order)

Company Name	Customer Service Phone Number	A	B	C	D	E	F	G	H	I	J	K	L
AARP/UNITED HEALTHCARE INSURANCE COMPANY	800-523-5800	X	X	X	X	X	X	X	X	X	X	X	X
ADMIRAL LIFE INSURANCE COMPANY OF AMERICA	877-344-9784	X	X	X	X	X	X	X					
AETNA LIFE INSURANCE COMPANY	800-345-6022	X	X				X						
BANKERS LIFE AND CASUALTY COMPANY	800-621-3724	X	X	X	X	X	X	X			X	X	X
BLUE CROSS OF CALIFORNIA	800-333-3883	X		X			X			X	X		
CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA	800-248-2341	X	X	X	X		X		X	X		X	
COMBINED INSURANCE COMPANY OF AMERICA	800-544-5531	X	X	X	X		X						
CONSECO INSURANCE COMPANY	800-541-2254	X			X		X	X					
CONTINENTAL GENERAL INSURANCE COMPANY	800-880-8824 ext. 1431	X	X	X	X	X	X	X					
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	877-825-9337	X		X	X		X				X		



List of Policy Plans (A-L)  
Available By Company  
For Ages 65 and Older  
(continued)

Company Name	Customer Service Phone Number	A	B	C	D	E	F	G	H	I	J	K	L
GENWORTH LIFE INSURANCE COMPANY	877-825-9337	X	X	X	X		X						
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	800-801-6831	X	X	X			X						
HEALTH NET LIFE INSURANCE COMPANY	800-944-7287	X		X		X	X	X	X	X	X		
HUMANA INSURANCE COMPANY	800-872-7294	X	X	X			X					X	X
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	800-752-9797	X	X	X	X	X	X	X	X	X	X		
LINCOLN HERITAGE LIFE INSURANCE COMPANY	800-287-7319	X	X	X	X		X						
MARQUETTE NATIONAL LIFE INSURANCE COMPANY	800-934-1126	X			X		X	X					
MENNONITE MUTUAL AID ASSOCIATION	800-348-7468	X				X	X						X
MONUMENTAL LIFE INSURANCE COMPANY	800-752-9797	X	X	X	X	X	X	X	X	X	X		
MUTUAL OF OMAHA INSURANCE COMPANY	800-316-0842	X		X	X		X	X					

List of Policy Plans (A-L)  
Available By Company  
For Ages 65 and Older  
(continued)

Company Name	Customer Service Phone Number	A	B	C	D	E	F	G	H	I	J	K	L
PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC.	888-202-4340	X		X			X	X			X		
PENNSYLVANIA LIFE INSURANCE COMPANY	800-275-7366	X	X	X	X		X	X					
PHYSICIANS LIFE INSURANCE COMPANY	800-228-9100	X	X				X	X					
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	888-350-1488	X	X	X	X	X	X	X					
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	Contact Local State Farm Agent.	X		X			X						
TRANSAMERICA LIFE INSURANCE COMPANY	800-752-9797	X	X	X	X	X	X	X	X	X	X		
UNITED AMERICAN INSURANCE COMPANY	800-331-2512	X	X	X	X		X	X					
UNITED TEACHER ASSOCIATES INSURANCE COMPANY	800-880-8824	X	X	X	X		X	X		X	X		
UNITED WORLD LIFE INSURANCE COMPANY	877-845-0892	X	X				X	X					
USAA LIFE INSURANCE COMPANY	800-531-8000	X			X		X	X					